THE CO-OPERATIVE WHOLESALE SOCIETIES, LIMITED

ANNUAL: 1901.

THE

CO-OPERATIVE WHOLESALE SOCIETIES

LIMITED,

ENGLAND AND SCOTLAND,

ANNUAL

FOR 1901.

PUBLISHED BY
THE CO-OPERATIVE WHOLESALE SOCIETY LIMITED,
1, BALLOON STREET, MANCHESTER;
AND
THE SCOTTISH CO-OPERATIVE WHOLESALE SOCIETY LIMITED,
MORRISON STREET, GLASGOW.

MANCHESTER:

PRINTED AND BOUND BY THE

AT THEIR WORKS, LONGSIGHT.

PREFACE.

MOST of the special articles written for this volume deal with social and economic questions, and will, it is hoped, prove useful in the understanding of these present-day problems.

South African affairs receive consideration at the hands of Mr. J. A. Hobson, who deals with the future aspect of the latest acquisition to British territory.

Mr. Vaughan Nash records impressions of his recent visit to India in connection with the famine, and affords much startling information and useful suggestion with regard to our great dependency.

Other articles occupied with Home affairs are: "The Utilisation of Waste Lands," by Mr. A. E. Fletcher; "A Glance at Wages and Prices since the Industrial Revolution," by Mr. G. H. Wood; "The Housing Problem in the Towns," by Mr. C. M. Knowles; and "The Expenditure and Taxation of the United Kingdom, 1875–1900," by Mr. W. M. J. Williams.

All these contributions bristle with facts and figures, and are well worth serious study.

Municipal Socialism is arousing a degree of public interest that fully merits attention, and Mr. Keir Hardie writes concisely and confidently of its growth and advantage.

Mr. Holyoake gives a "History of the Travelling Tax," this being one of the many social questions he has been engaged in investigating with a view to reformation.

"Co-operation in other Lands" has afforded the writer an opportunity of compiling masses of figures which enable one to make comparisons of the state of our movement abroad with that at home.

Admiration of the American style of government will be shaken, if not to a considerable extent dispelled, by the strictures passed upon it by Mr. E. Porritt in his article, "The United States in 1900."

Mr. J. R. Jackson writes on Rice, Sago, and Tapioca, and, as usual, ample illustrations enhance the value of the article.

We trust this "Annual" will receive the approbation of our friends for its efforts to provide material for discussion and thought upon matters of social importance.

December, 1900. THE COMMITTEE.

LIST OF DIAGRAMS, PREMISES, &c.

CO-OPERATIVE WHOLESALE SOCIETY.

Diagram: Thirty-seven Years' Progress of Co-operation.
„ Thirty-six Years' Progress of the Co-operative Wholesale Society Limited.
Balloon Street, Manchester—Registered Offices and Boot and Shoe Warehouse.
Garden Street, Manchester—Grocery Warehouse.
Dantzic Street, Manchester—Drapery Warehouse.
Newcastle Branch, Blandford Street.
„ Grocery, &c., Warehouse.
„ Drapery and Furnishing Warehouse.
„ Quayside Warehouses.
„ Drug, Drysaltery, &c., Department, Pelaw.
London Branch General Office, &c.
„ Grocery, &c.
„ Tea Warehouse.
„ Cocoa and Chocolate Works.
„ Bacon Stoves.
Northampton Saleroom.
Cardiff Saleroom.
Limerick Branch.
Tralee Branch and Creamery.
Armagh Branch.
An Irish Creamery.
Crumpsall Biscuit Works.
Leicester Boot and Shoe Works, Knighton Fields.
„ Boot and Shoe Works, Duns Lane.
Heckmondwike Boot and Shoe Works.
Batley Woollen Cloth Works.
Leeds Clothing Factory.
Dunston Corn Mill.
Irlam Soap Works.
West Hartlepool Lard Refinery.
Middleton Preserve Works.
Longsight Printing Works.
Furniture Factory, Broughton, near Manchester.
Shirt and Mantle Factory, Broughton.
Clothing Factory, Broughton.
Littleborough Flannel Factory.
Tobacco Factory, Manchester.
Silvertown Corn Mill, London.
Longton Crockery Depôt.
„ „ Showroom.
Calais Offices.
S.S. "Liberty."
S.S. "Equity."
S.S. "Federation."
S.S. "Pioneer."
S.S. "Progress."
Roden Estate Views.

SCOTTISH CO-OPERATIVE WHOLESALE SOCIETY.

Following page 88.
New Central Offices, Morrison Street, Glasgow.
Paisley Road Premises, Glasgow.
Dundas Street Premises, Glasgow.
Clarence Street Premises, Glasgow.
Links Place Premises, Leith.
Grange Place Premises, Kilmarnock.
Crookston Street Premises, Glasgow.
Enniskillen Premises.
Chancelot Roller Flour Mills, Edinbro'.
Ettrick Tweed Mills, Selkirk.
Soap Works, Grangemouth.
Productive Works, Shieldhall, Govan, near Glasgow.

LIST OF CONTENTS.

	PAGES.
Co-operative Wholesale Society Limited	1 to 37 51 „ 81
Co-operative Union and Congresses	38 „ 50 82 „ 84
Scottish Co-operative Wholesale Society Limited	85 „ 134
Rice, Sago, and Tapioca: Commercially and Botanically Considered. By J. R. Jackson, A.L.S., &c. (Illustrated by John Allen.)	135 „ 162
Indian Famine and its Lessons.—By Vaughan Nash	163 „ 184
United States in 1900.—By E. Porritt	185 „ 210
Utilisation of Waste Lands.—By A. E. Fletcher	211 „ 230
History of the Travelling Tax.—By G. J. Holyoake	231 „ 243
A Glance at Wages and Prices since the Industrial Revolution.—By G. H. Wood, F.S.S.	244 „ 268
Industrial Future of South Africa.—By J. A. Hobson	269 „ 288
Towards Municipal Socialism.—By J. Keir Hardie, M.P.	289 „ 308
Housing Problem in the Towns.—By C. M. Knowles. (Illustrated.)	309 „ 344
Expenditure and Taxation of the United Kingdom, 1875–1900.—By W. M. J. Williams	345 „ 378
Position of Co-operation in other Lands.—By B. J., L. B.	379 „ 398
Miscellaneous	399 „ 534

ALPHABETICAL INDEX.

PAGE.

ACTS, Public, of Parliament Passed during the Session of 1900 410
Acts of Parliament restraining exportation of Tools, &c., used in Cotton, Linen, Woollen, and Silk Manufacture 477
Accidents, Railway. Proportion of Passengers Killed from Causes beyond their own Control 421
Administrations in Present Century 435
Annual Value of Property and Profits Assessed, 1877-1898 480
Average Minimum Rate per Cent of Discount Charged by Bank of England 418
Average Price of Consolidated Stock 417
Average Retail Price of Articles of Domestic Consumption 487

BANK Holidays 498
Barometer Instructions 481
Births, Marriages, and Deaths, Registers of 498

CABINET, The 436
Calendar for 1901 499
Civil Service Supply Stores, Sales of 409
Congresses, Co-operative 38
Consolidated Stock, Average Price of 417
Contributions which have appeared in "The Co-operative Wholesale Societies' Annual" from 1885 to 1901 512
Co-operative Congresses 38
" " Papers read at 40
" Progress, 1862 to 1898 (United Kingdom) 393
" Societies, Summary of Law relating to 83
" Union: Its Principles and Constitution 82

CO-OPERATIVE WHOLESALE SOCIETIES:—	PAGE. English.	Scottish.
Artisan Clothing Factory	..	116
Advantages of Membership	..	94
Bank of Scotland, Branches	..	95
Biscuits, Sweets, &c., Works, Crumpsall	17, 58	..
Bonus to Labour	..	132
Boot and Shoe Department	53, 75	.. 108
" " Factory	18, 27, 60	.. 118
Brush Factory	..	123
Business Notices	..	91
Cabinet Works	22, 66	.. 120
Chronology	29	..
Coming Events in connection with the Wholesale Society in 1901	28	..
Committees, Auditors, and Scrutineers	4	.. 89
Committees, Past Members of	34	..
Committee, Members of, who Died during Office	37	..
Confectionery Works	..	126
Corset Factory	23	..
Crockery Department, Longton	11	..
Drapery Department	11, 52, 75	.. 106
Employés in Departments	7	.. 130
Ettrick Tweed Mills	..	129
Flannel Mills	26, 70	..

ALPHABETICAL INDEX.

	Page. English.	Page. Scottish.
Flour Mills—Chancelot	..	128
„ „ Dunston	21, 62	..
„ „ Silvertown	14	..
Furnishing Department	54, 75	..
Furniture „	..	110
Grocery Department	52, 74	..100–105
Hosiery Factory	..	122
Introduction	..	87
Lard Refinery	26, 62	..
London Branch	12, 56–58, 78	..
Mantle Factory	23	.. 117
Newcastle Branch	12, 54–6, 76	..
Officers and Departments	5	.. 90
Offices	1	.. 86
Preserve Works	17, 72	.. 125
Printing Works	24, 70	.. 124
Progress of the Wholesale Societies	80	.. 96
Shirt Factory	23	.. 114
Shoe Works, Leicester	18, 60	..
„ Heckmondwike	20, 60	..
Soap Works, Irlam and Durham	19, 64	..
Tailoring Factory, Leeds	21, 68	.. 112
Tailoring Factory, Broughton	24, 68	..
Tea, Coffee, and Cocoa Department	14, 15	..
Telegraphic Addresses	32	..
Telephonic Communication	33	..
Tobacco Factory	25, 72	.. 127
Trade Terms, Conditions of Membership, &c.	..	93
Woollen Department	53, 75	..
„ Mills, Batley	20, 66	..

DEATH Duties, The 423
Discount, Average Minimum Rate per Cent of 418
Duties, Import, in the United Kingdom 414

ECLIPSES 498
English Mile compared with other European Measures 494
English Money, Table showing Sums Payable in—on Money Orders Issued in Foreign Countries, &c. 469
Expectation of Life 430

FOREIGN Currencies, Table Showing Sums Payable in, on Money Orders issued in the United Kingdom 468

HOLIDAYS, Bank 498
House of Commons—List of Members 438

IMPORT Duties in the United Kingdom 414
Income Tax Rates from its First Imposition 416
Income and Expenditure of the United Kingdom, year ending March 31st, 1900 413

ALPHABETICAL INDEX.

PAGE.

LAND, Dealings with 419
Law Relating to Societies, Summary of the 83
Law Sittings 498
Life, Expectation of 430

METEOROLOGICAL Tables 484
Mile, The English, compared with other European Measures 494
Ministry, The Salisbury 436

PARLIAMENTS of the United Kingdom 435
Postal Information 470
Presidents of the United States of America 467
Price of Three per cent Consolidated Stock 417
Prime Ministers since 1834 437
Principal Articles of the Calendar for the Year 1901 497
Progress of Co-operation (United Kingdom) 399
Property and Profits—Total Annual Assessed Value 480
Public Acts of Parliament Passed during the Session of 1900 410
Public Income and Expenditure of the United Kingdom for the Year ending March 31st, 1900 413

QUEEN and Royal Family, The 434

RAILWAY Accidents, Proportion of Passengers Killed, &c. 421
Registers of Births, Marriages, and Deaths 498
Royal Family, The Queen and 434
Rules by which the Personal Estates of Persons Dying Intestate are Distributed 425
Rules of Division according to the Law of Scotland of the Movable Estate of a Person who has Died Intestate 427

SALISBURY Ministry, The 436

TABLE Showing Sums Payable in Foreign Currencies on Money Orders Issued in United Kingdom 468
Table Showing Sums Payable in English Money on Money Orders Issued in Foreign Countries, &c. 469
Table Showing the Number of Days between any Two Dates 492
Table Showing Number of Days from any Day of one Month to same Day of any other Month 495
Terms and Abbreviations Commonly Used in Business 496
Tide Table, Liverpool 488
„ Goole 490
Time all over the World 480

UNION, Co-operative, its Principles and an Account of 82
United Kingdom, the Public Income and Expenditure, year ending March 31st, 1900 413
United Kingdom, Import Duties in the 414
„ „ Parliaments of the 435
„ States, Presidents of 467

WRECKS, United Kingdom 478

THIRTY-SEVEN YEARS' PROGRESS

OF THE

CO-OPERATIVE SOCIETIES

IN THE

UNITED KINGDOM,

FROM

1862 TO 1898.

THIRTY-SEVEN YEARS' PROGRESS
OF
Co-operative Societies in the United Kingdom.

Years.	Sales. £	Years.	Sales. £
1862	2,333,523	1881	24,945,063
1863	2,673,778	1882	27,541,212
1864	2,836,606	1883	29,336,028
1865	3,373,847	1884	30,424,101
1866	4,462,676	1885	31,305,910
1867	6,001,153	1886	32,730,745
1868	7,122,360	1887	34,483,771
1869	7,353,363	1888	37,793,903
1870	8,201,685	1889	40,674,673
1871	9,463,771	1890	43,731,669
1872	13,012,120	1891	49,024,171
1873	15,639,714	1892	51,060,854
1874	16,374,053	1893	51,803,836
1875	18,499,901	1894	52,110,800
1876	19,921,054	1895	55,100,249
1877	21,390,447	1896	59,951,635
1878	21,402,219	1897	64,956,049
1879	20,382,772	1898	68,523,969
1880	23,248,314		

TOTAL SALES IN THE THIRTY-SEVEN YEARS, 1862 TO 1898. ... **£1,009,191,994.**

TOTAL PROFITS IN THE THIRTY-SEVEN YEARS, 1862 TO 1898. ... **91,540,728.**

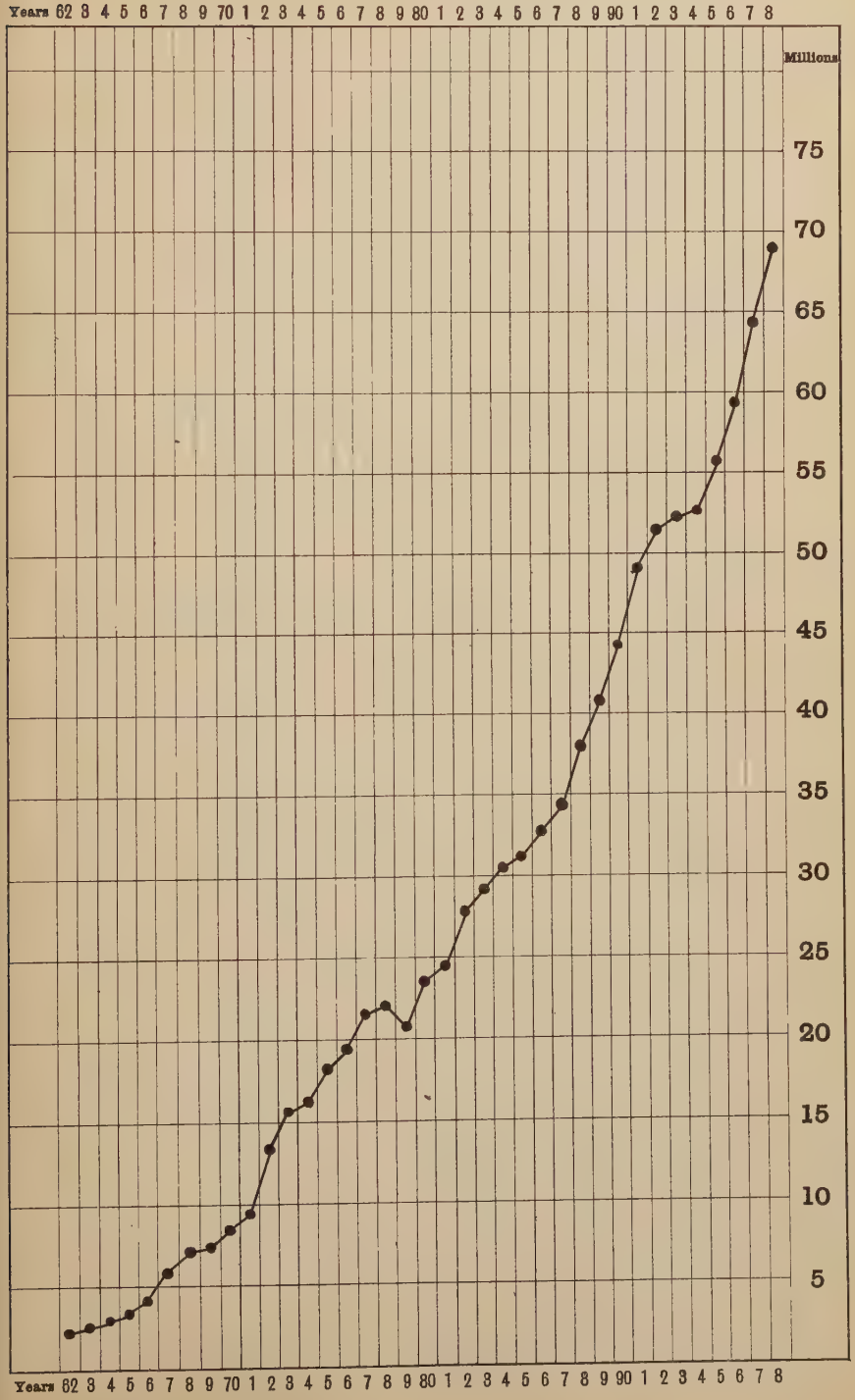
STATISTICAL POSITION OF CO-OPERATIVE SOCIETIES IN THE UNITED KINGDOM,

DECEMBER 31ST, 1898.

Compiled from the Returns made by Societies to the Registrar and Co-operative Union.

		£
Number of Members	1,703,098	
Share Capital		20,671,110
Loan Capital		9,914,226
Sales for 1898...		68,523,969
Net Profits for 1898		6,939,276
Devoted to Education, 1898		52,129

Thirty-seven Years' Progress of Co-operative Societies . . in the United Kingdom. . .



THIRTY-SIX YEARS' PROGRESS

OF THE

CO-OPERATIVE WHOLESALE SOCIETY

LIMITED,

FROM

1864 TO 1899.

THIRTY-SIX YEARS' PROGRESS

OF THE

Co-operative Wholesale Society Limited.

Years.	Sales. £	Years.	Sales. £
1864 (20 Weeks)	51,857	1882	4,038,238
1865	120,754	1883	4,546,889
1866	175,489	1884 (53 Weeks)	4,675,371
1867 (65 Weeks)	331,744	1885	4,793,151
1868	412,240	1886	5,223,179
1869	507,217	1887	5,713,235
1870 (53 Weeks)	677,734	1888	6,200,074
1871	758,764	1889 (53 Weeks)	7,028,944
1872	1,153,132	1890	7,429,073
1873	1,636,950	1891	8,766,430
1874	1,964,829	1892	9,300,904
1875	2,247,395	1893	9,526,167
1876 (53 Weeks)	2,697,366	1894	9,443,938
1877	2,827,052	1895 (53 Weeks)	10,141,917
1878	2,705,625	1896	11,115,056
1879 (50 Weeks)	2,645,331	1897	11,920,143
1880	3,339,681	1898	12,574,748
1881	3,574,095	1899	14,212,375

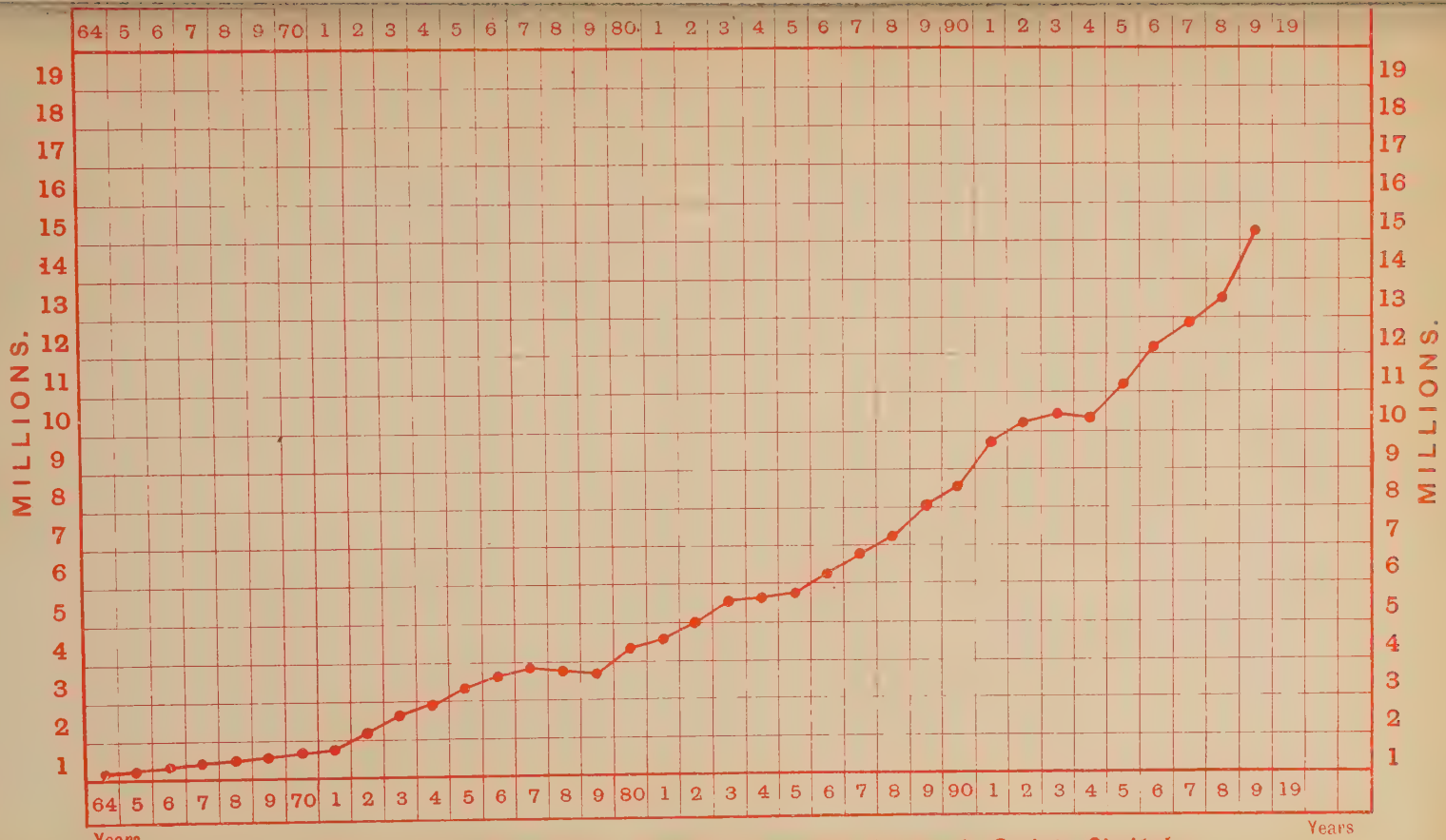
TOTAL SALES IN THE THIRTY-SIX YEARS, 1864 TO 1899. ... **£174,477,087.**

TOTAL PROFITS IN THE THIRTY-SIX YEARS, 1864 TO 1899. ... **2,495,799.**

STATISTICAL POSITION OF THE CO-OPERATIVE WHOLESALE SOCIETY LIMITED,

DECEMBER 23RD, 1899.

Number of Societies holding Shares	1,079
Number of Members belonging to Shareholders,	1,179,609
	£
Share Capital (Paid up)...	821,224
Loans and Deposits...	1,372,541
Reserve Fund—Trade and Bank	199,104
Insurance Fund	415,690
Sales for the Year 1899...	14,212,375
Net Profits for Year 1899	286,250



Thirty-six Years' Progress of the Co-operative Wholesale Society Limited.

from 1864 to 1899.

BUSINESS PREMISES

OWNED BY THE

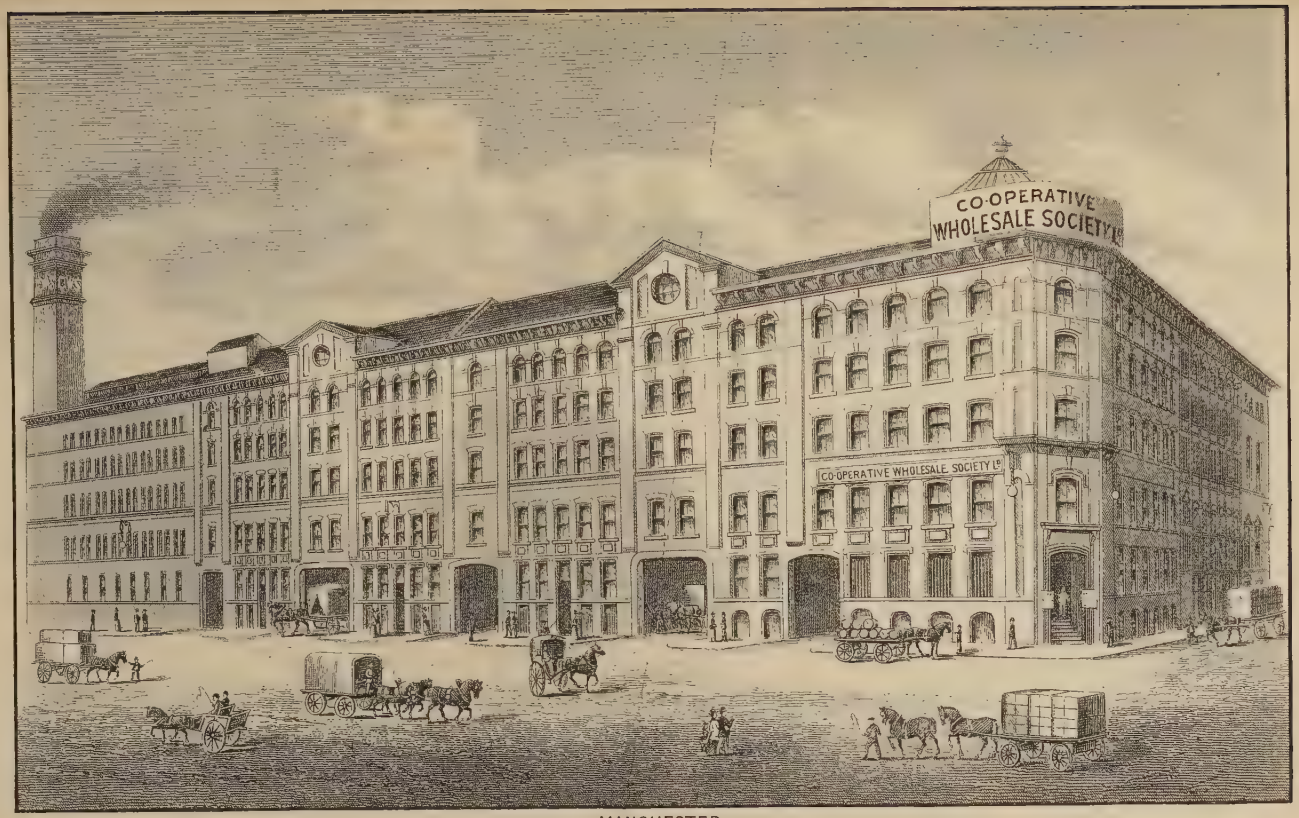
CO-OPERATIVE WHOLESALE SOCIETY

LIMITED.

MANCHESTER:

REGISTERED OFFICES, BANK, CENTRAL GROCERY AND PROVISION, BOOT AND SHOE, AND FURNISHING WAREHOUSES,

BALLOON STREET AND HOLGATE STREET. *(See pages 9, 52, 53, 54, 74, and 75.)*



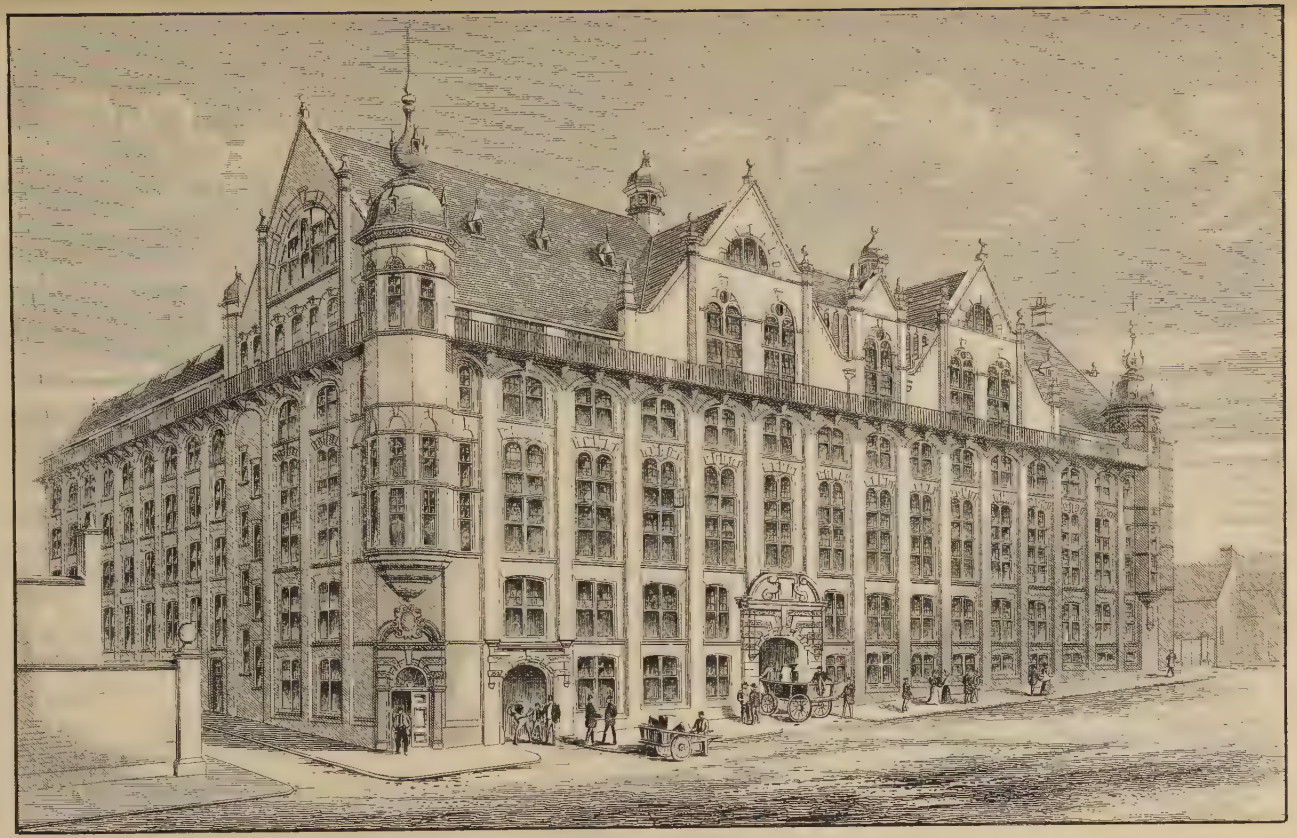
MANCHESTER:

CENTRAL GROCERY AND PROVISION WAREHOUSES, BALLOON STREET AND GARDEN STREET.

(See pages 9, 52, and 74.)

MANCHESTER DRAPERY WAREHOUSES, DANTZIC STREET.

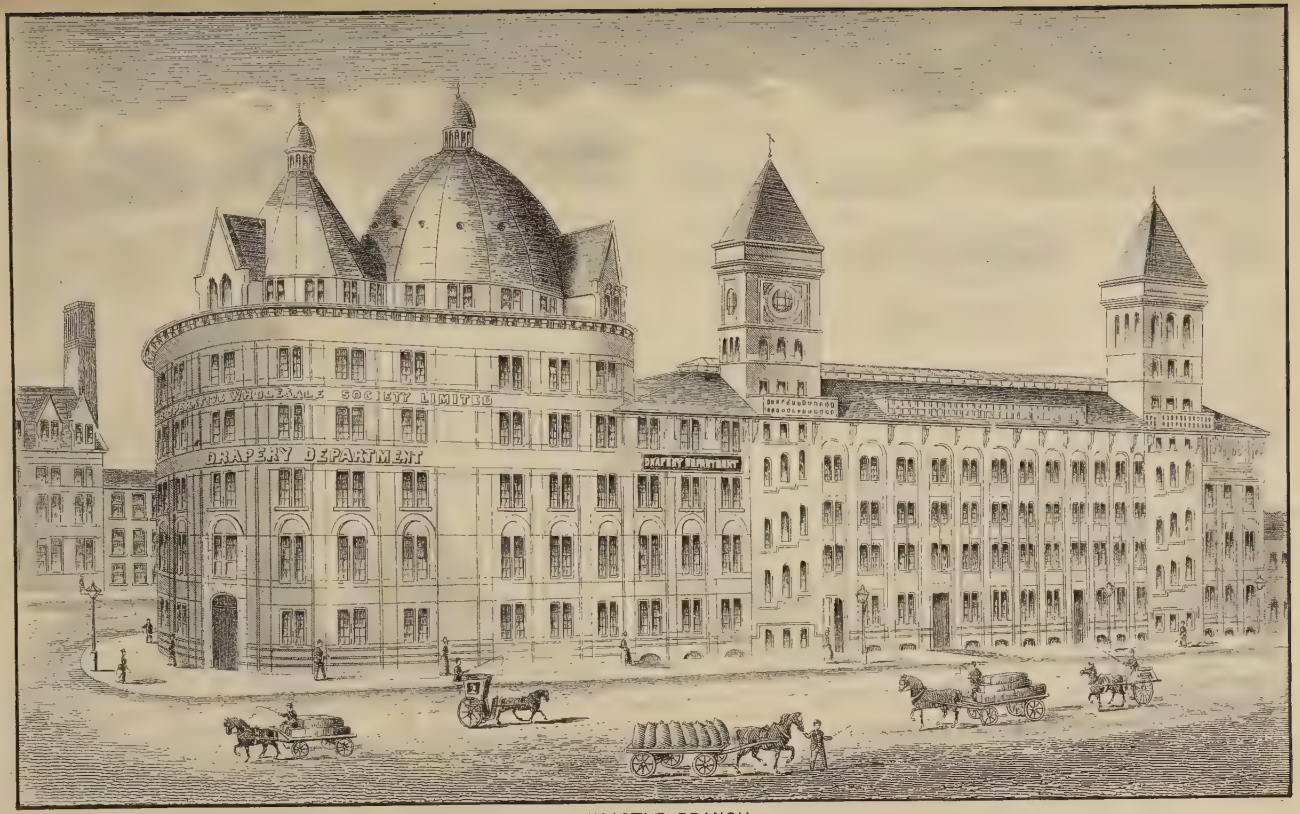
(See pages 11, 52, and 75.)



NEWCASTLE BRANCH:

GROCERY, BOOT AND SHOE, OFFICES, BOARDROOM, BANK, &c., WEST BLANDFORD STREET.

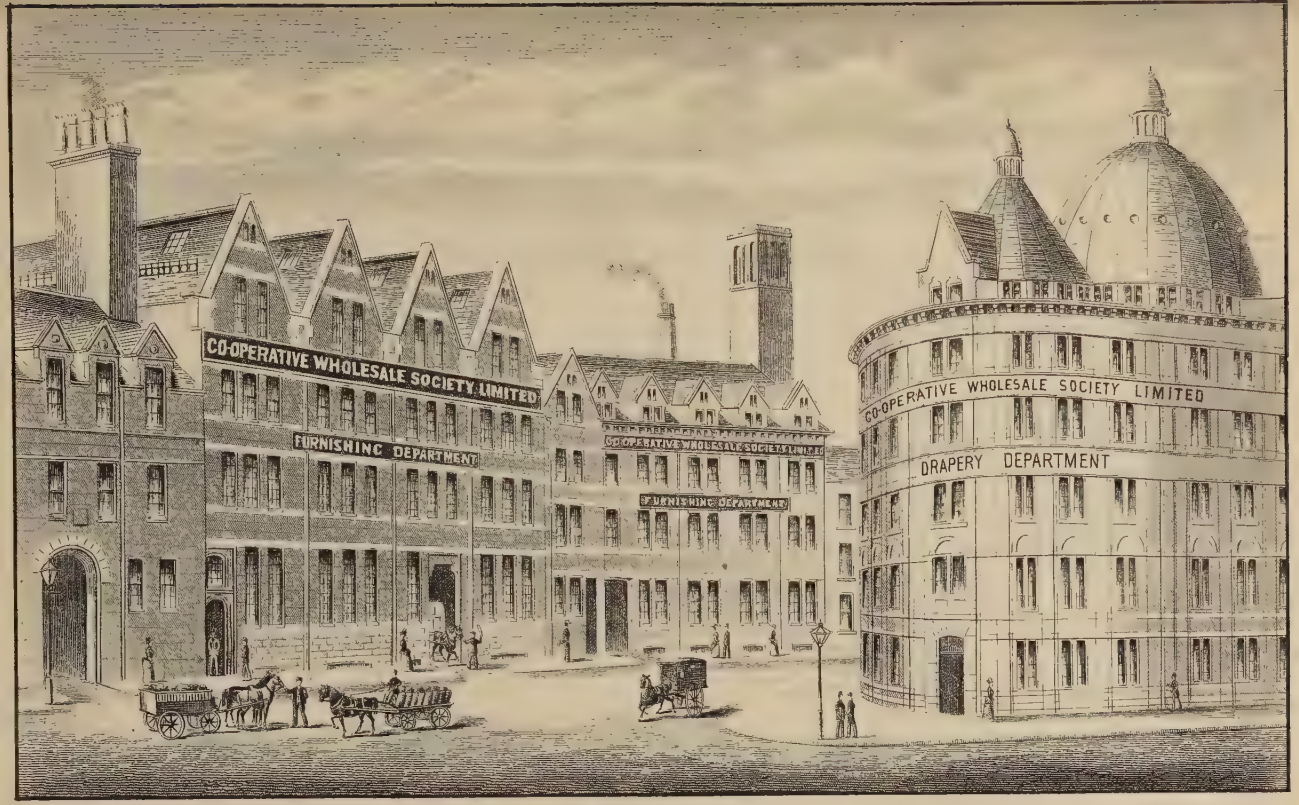
(See pages 12, 54, 55, 76, and 77.)



NEWCASTLE BRANCH:

DRAPERY WAREHOUSE, Waterloo Street.

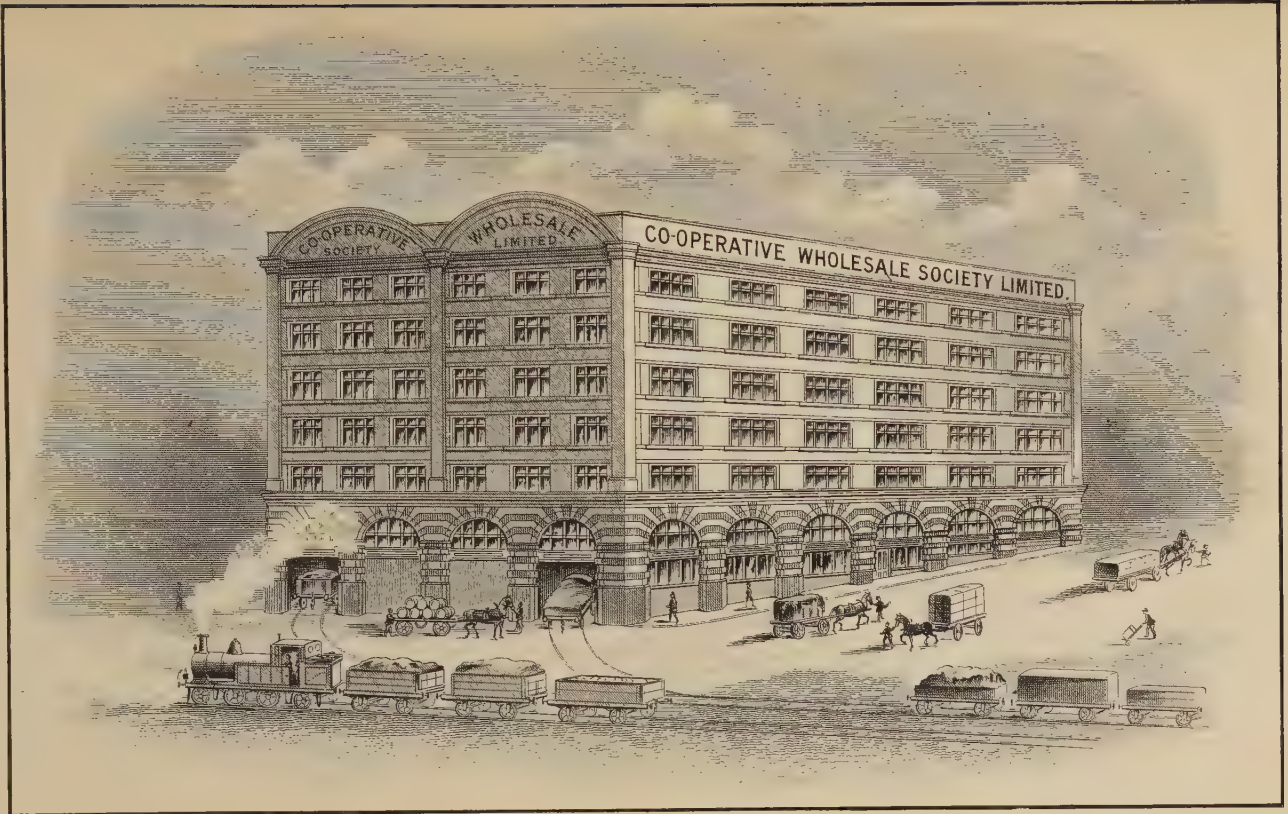
(See pages 12, 55, and 77.)



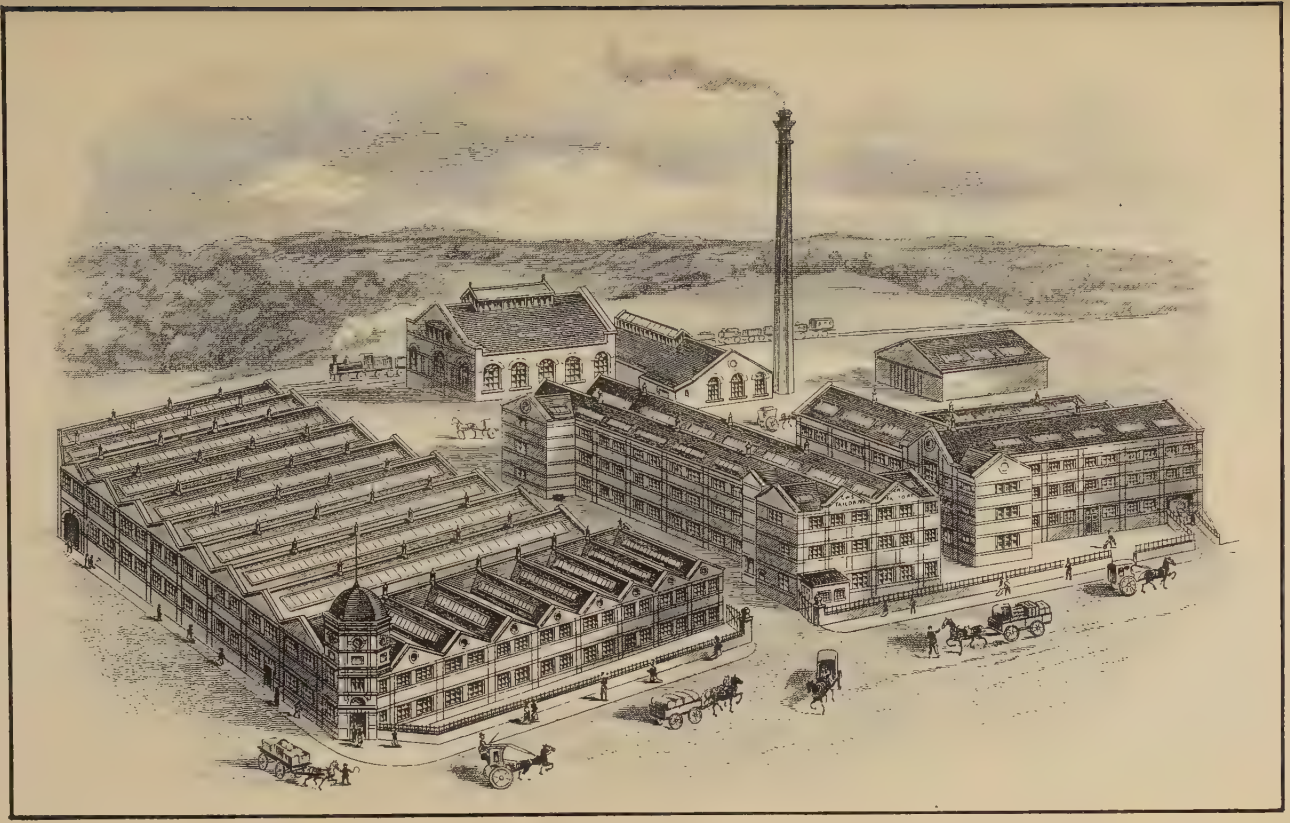
NEWCASTLE BRANCH:

DRAPERY AND FURNISHING WAREHOUSES, THORNTON STREET.

(See pages 12, 55, 56, and 77.)



NEWCASTLE BRANCH: QUAYSIDE WAREHOUSES.

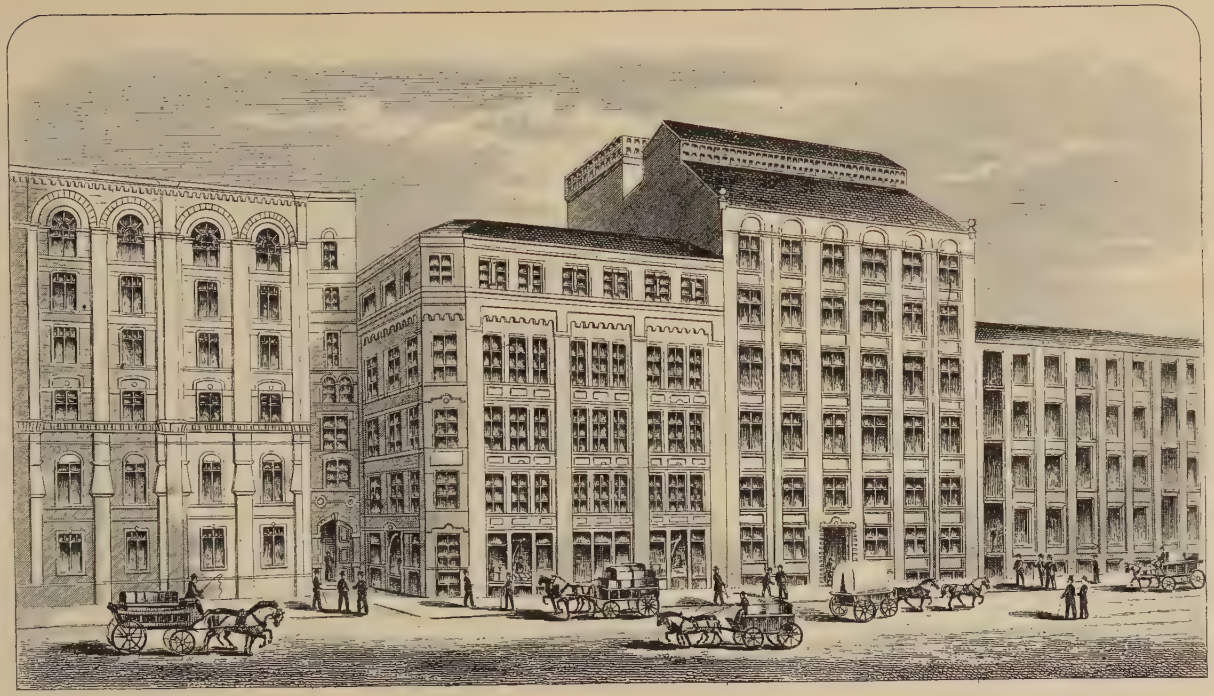


NEWCASTLE BRANCH:
DRUG AND DRYSALTERY, TAILORING AND CABINET WORKS, PELAW

LONDON BRANCH:

GENERAL OFFICES, GROCERY, DRAPERY, BOOT AND SHOE, AND FURNISHING DEPARTMENTS, AND CO-OPERATIVE HALL, LEMAN STREET

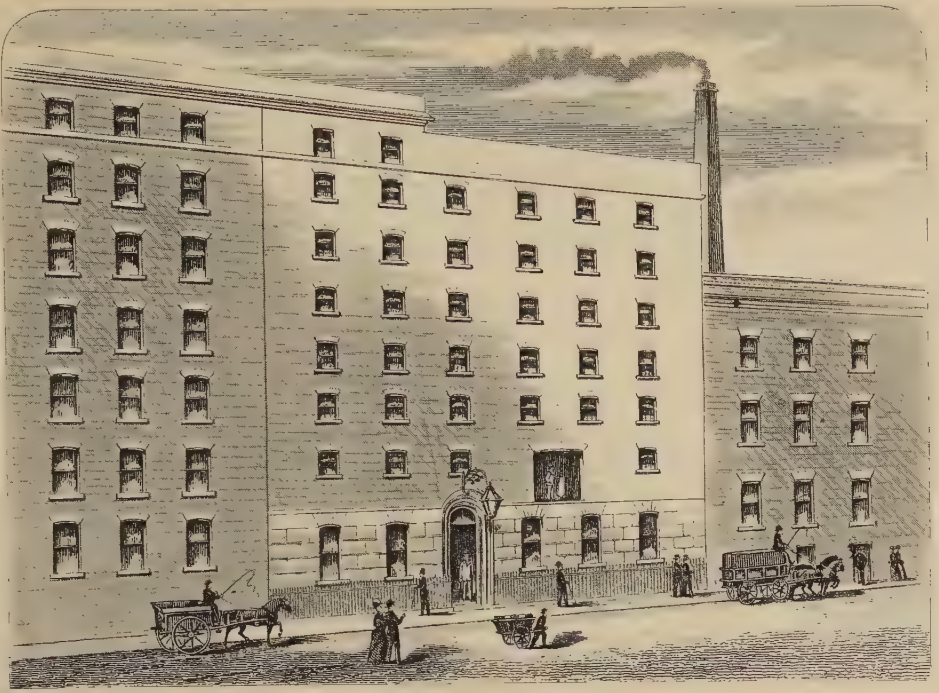
(See pages 12, 56, 57, 58, 78, and 79.)



LONDON BRANCH PREMISES: GROCERY, DRAPERY, BOOTS, AND FURNISHING.

LONDON TEA WAREHOUSE, LEMAN STREET.

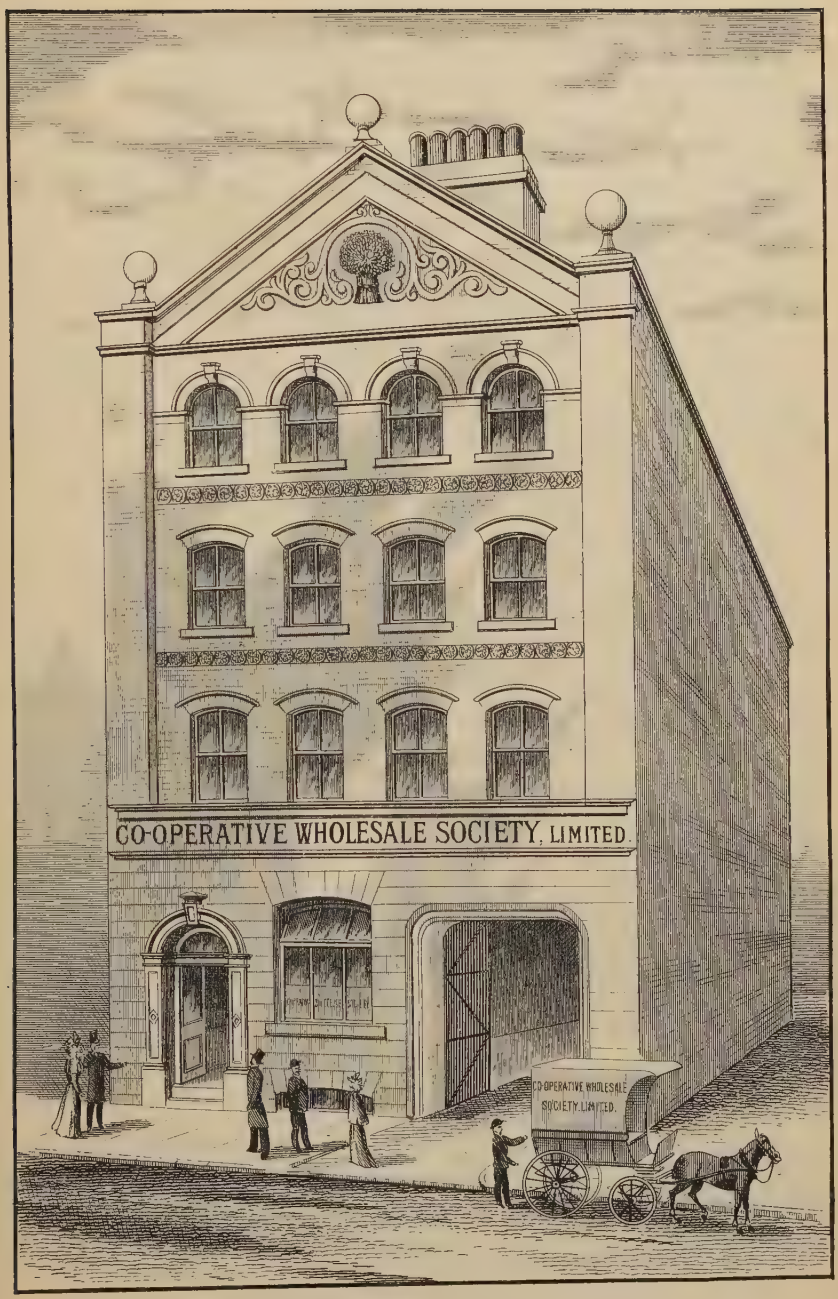
(See page 12.)



LONDON COCOA AND CHOCOLATE WORKS, 116, LEMAN STREET.

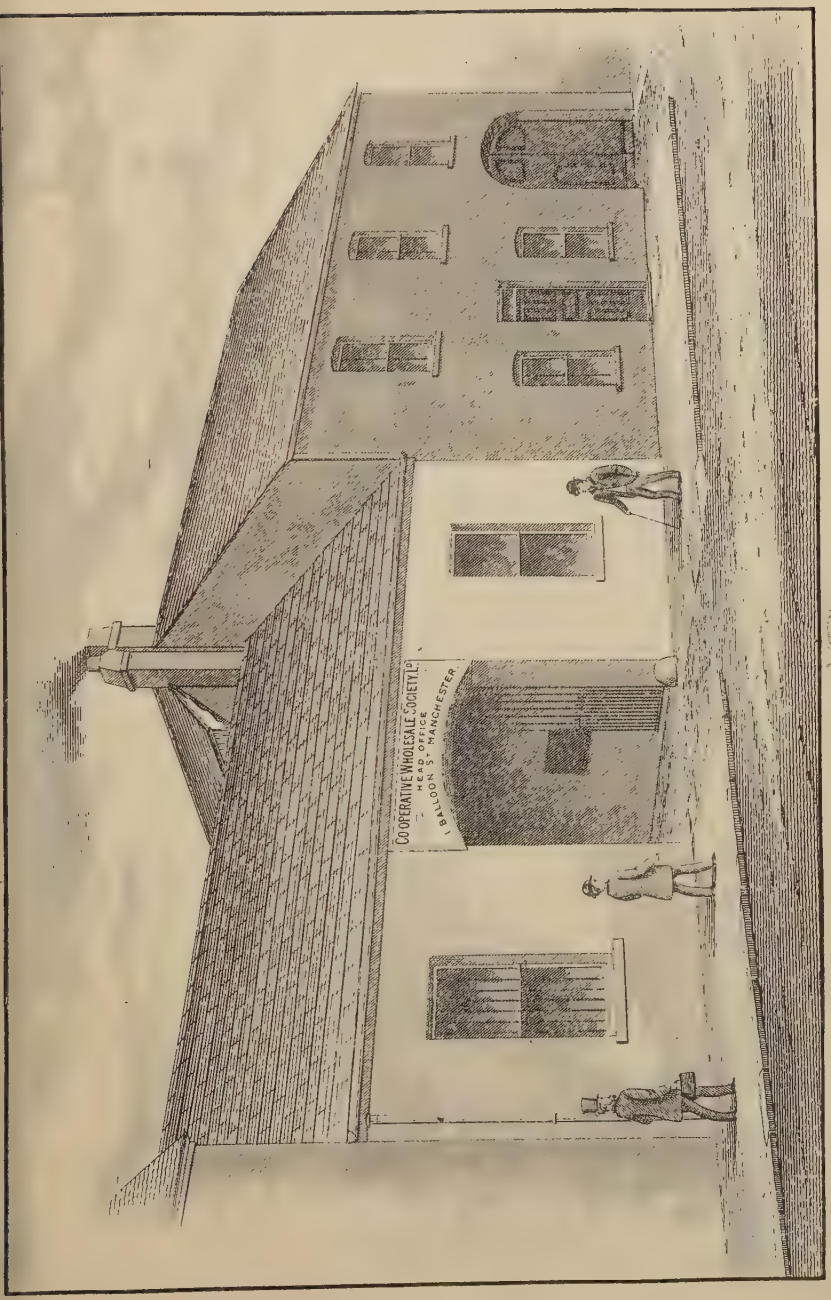
(See page 15.)

LONDON BACON STOVES, 118, LEMAN STREET.



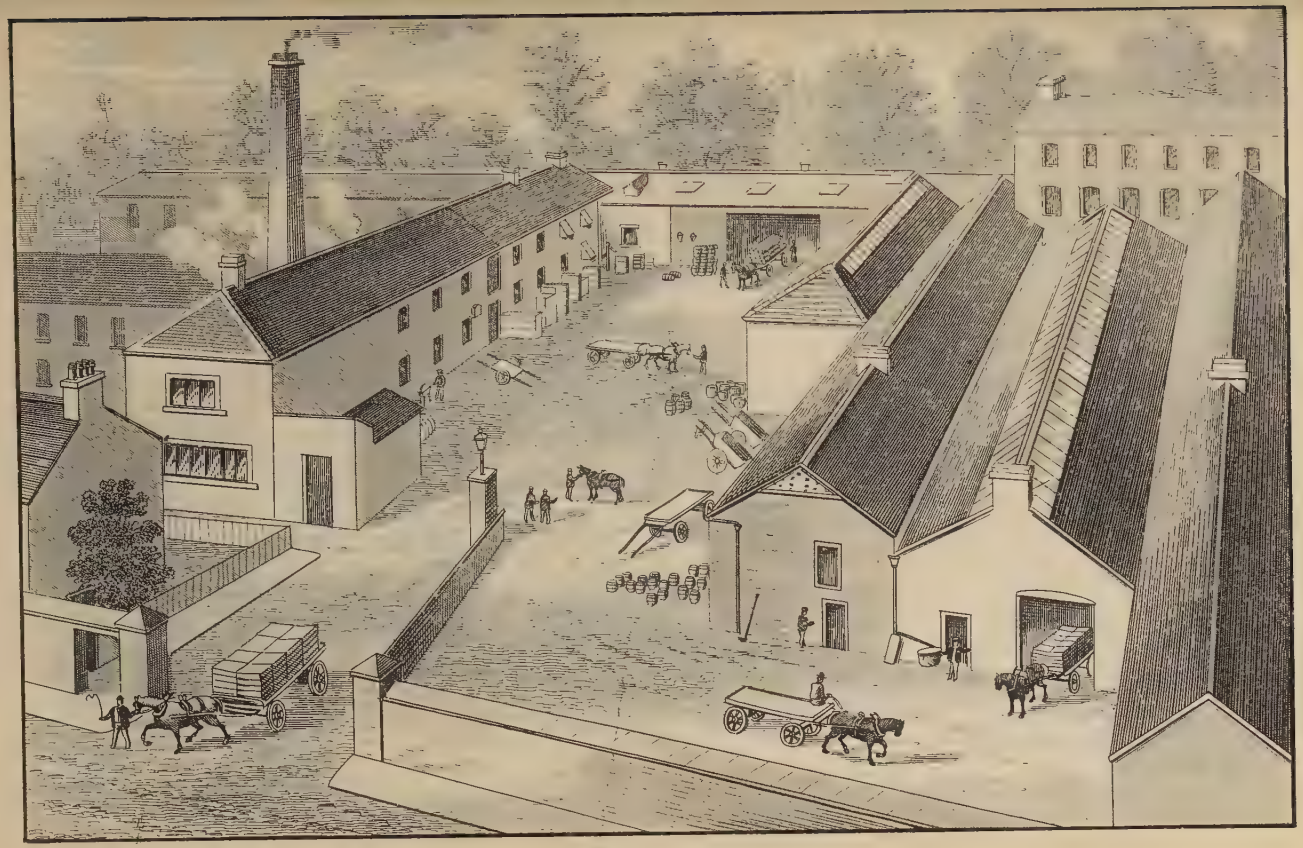
DEPOT AND SALEROOM, GUILDHALL ROAD, NORTHAMPTON.

CARDIFF SALEROOM.



LIMERICK BRANCH.

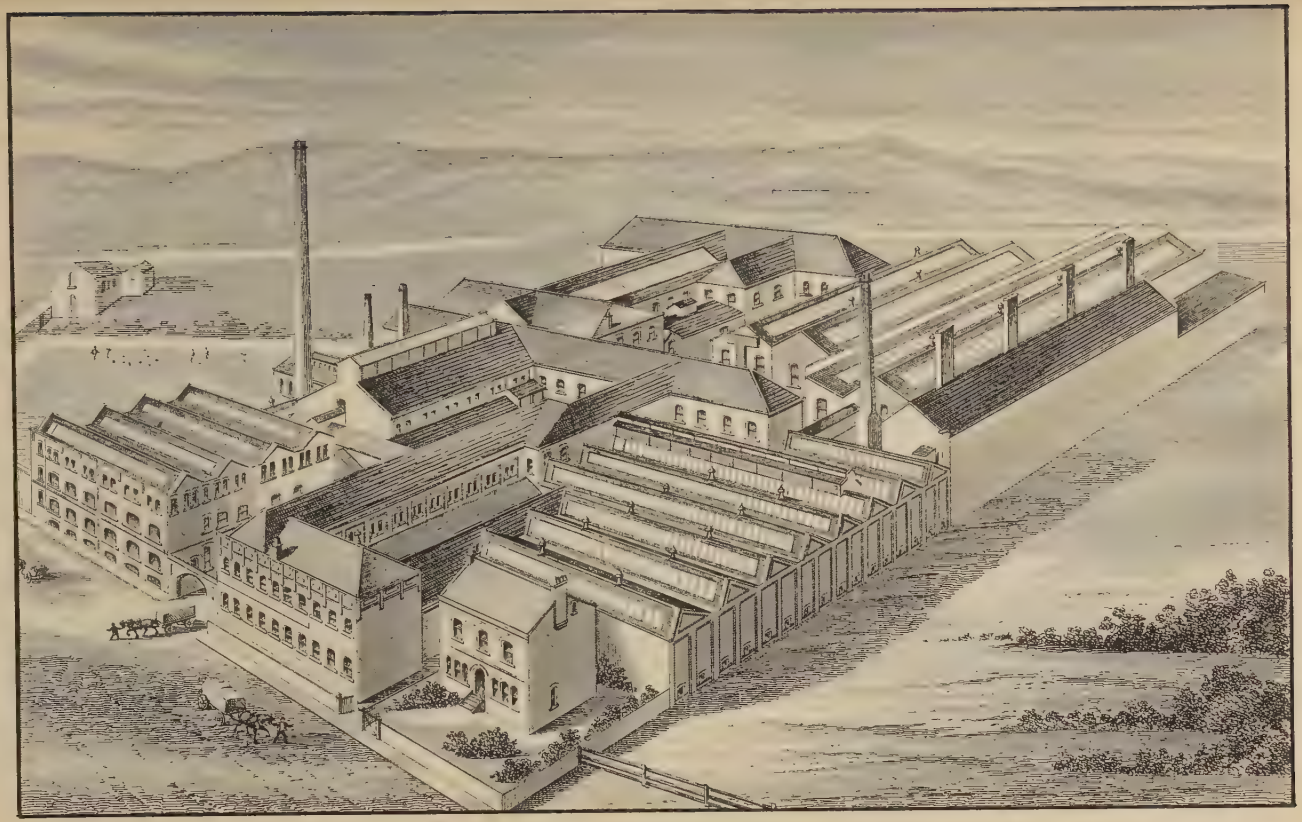
TRALEE BRANCH AND CREAMERY.



ARMAGH BRANCH.

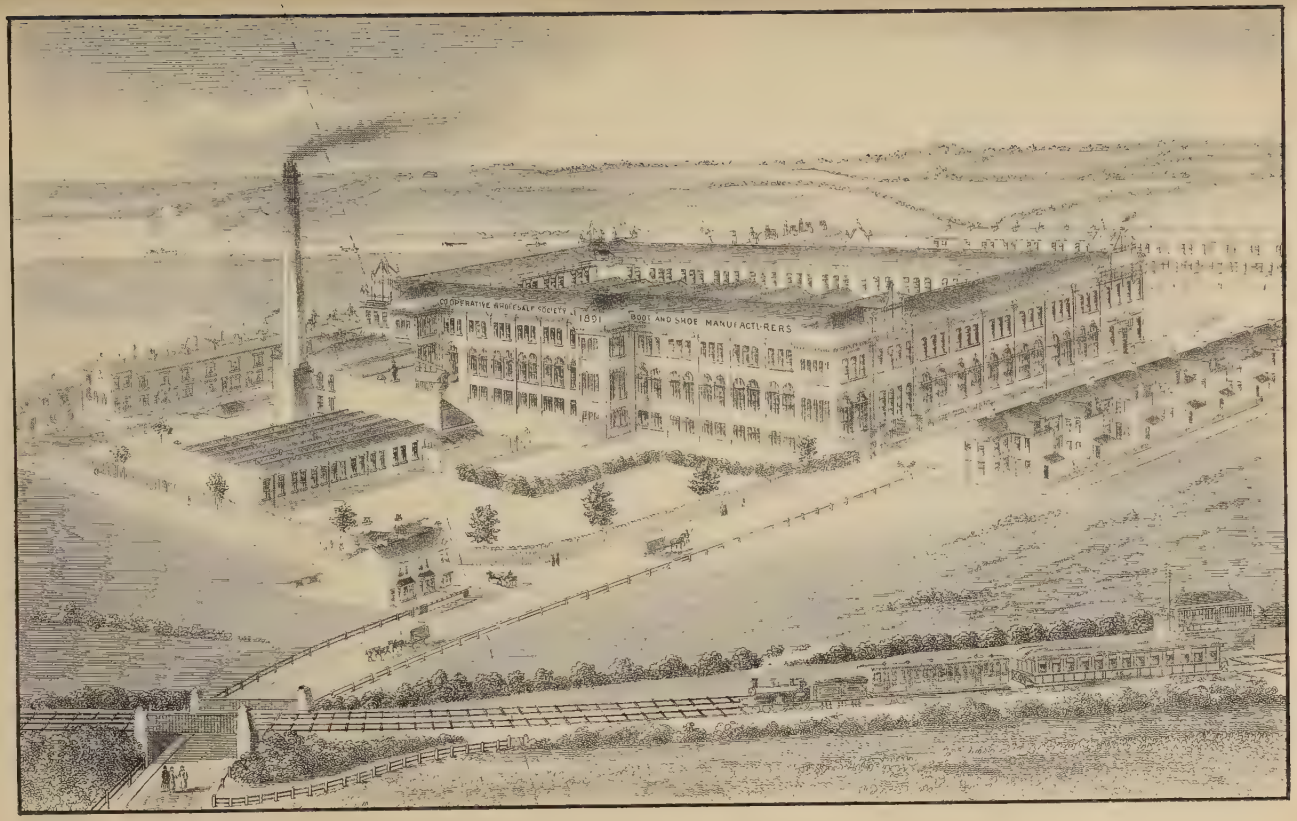
AN IRISH CREAMERY.

(See page 16.)



CRUMPSALL BISCUIT WORKS.

(See pages 17, 58, and 59.)

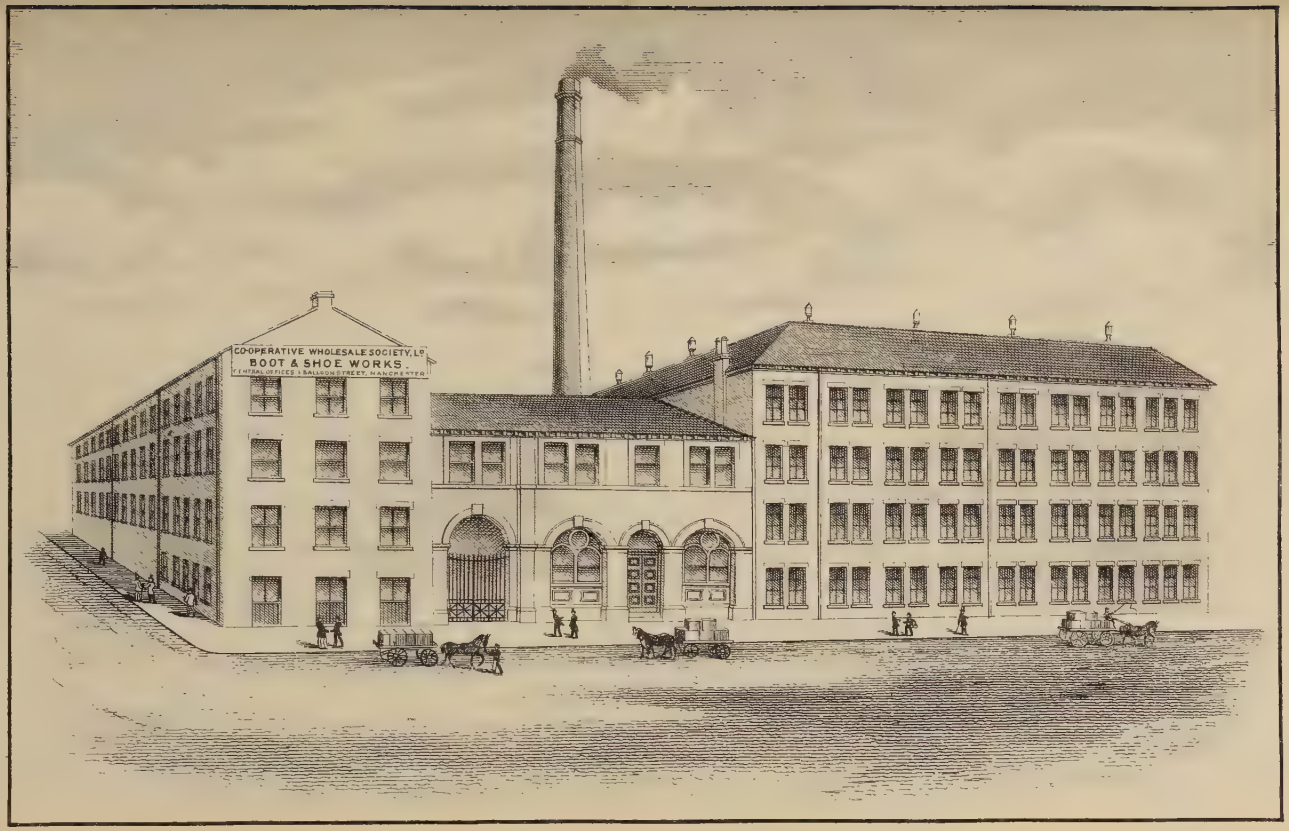


WHEATSHEAF BOOT AND SHOE WORKS, KNIGHTON FIELDS, LEICESTER

(See pages 18, 60, and 61.)

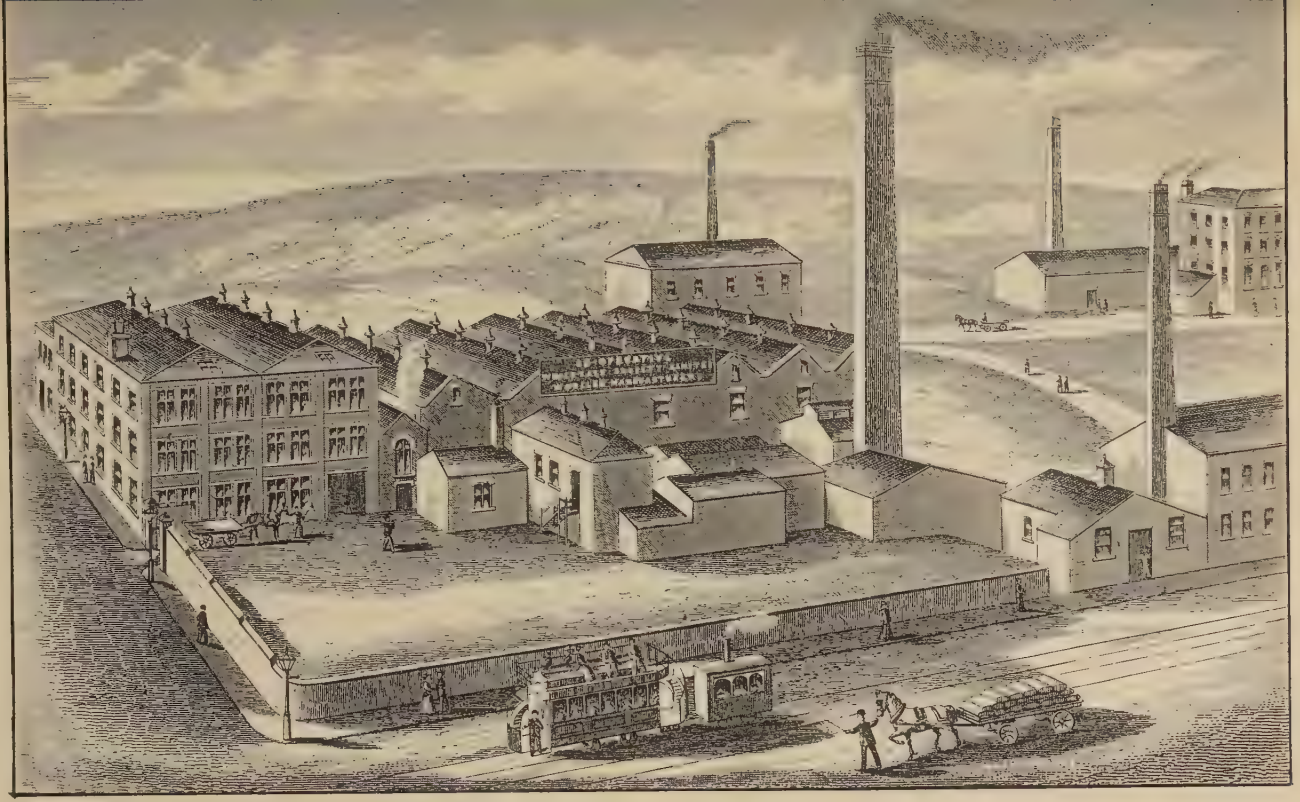
LEICESTER BOOT AND SHOE WORKS, DUNS LANE.

(See pages 18, 60, and 61.)



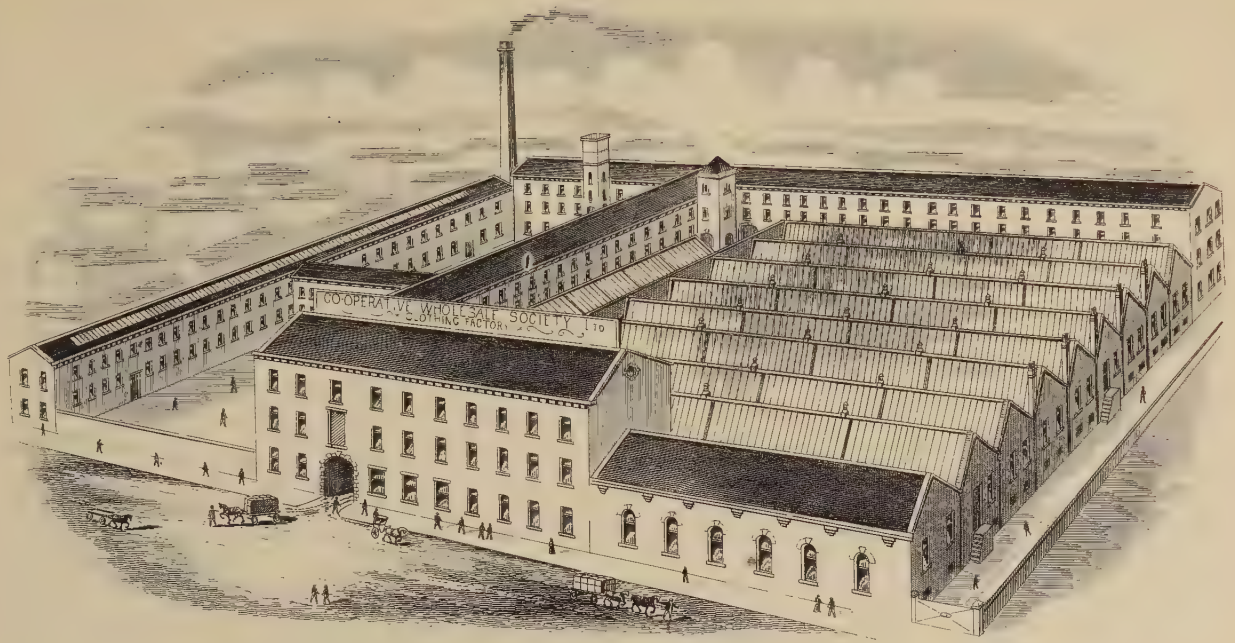
HECKMONDWIKE BOOT AND SHOE AND CURRYING WORKS.

(See pages 20, 60, and 61.)



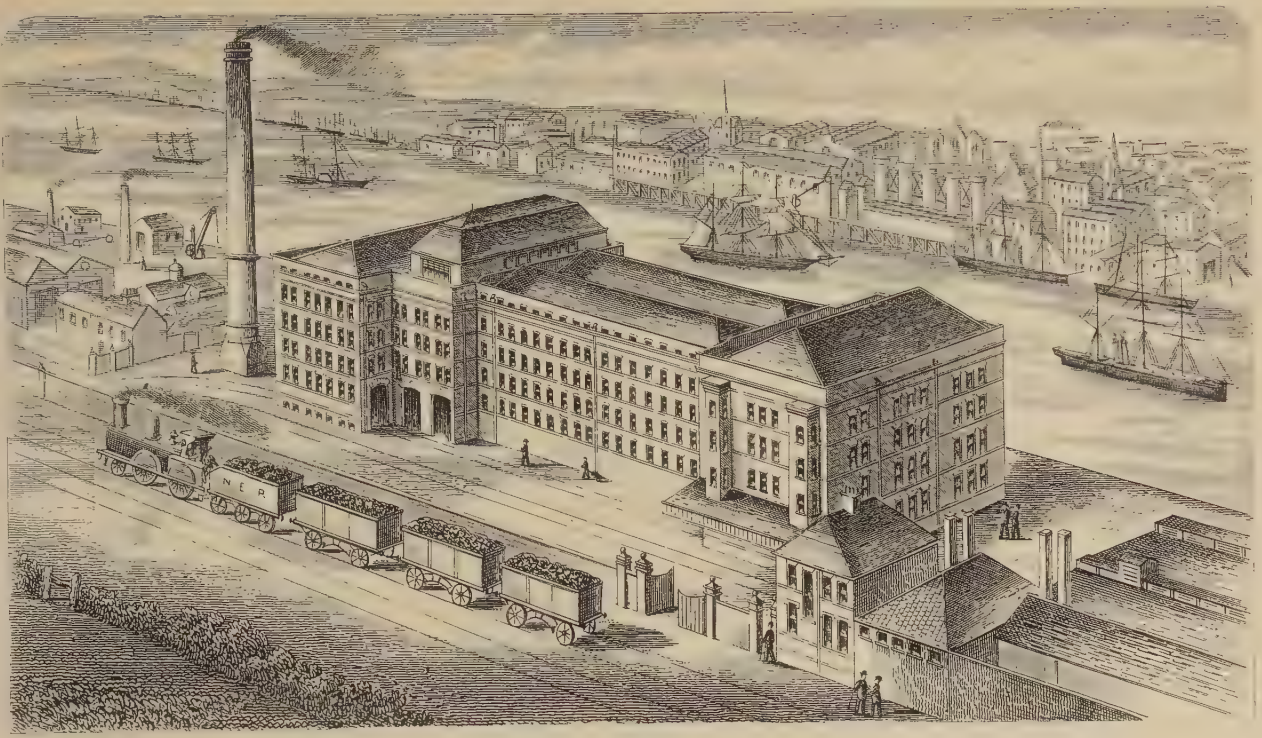
LIVINGSTONE MILL, BATLEY. WOOLLEN CLOTH WORKS.

(See pages 20, 66, and 67.)



LEEDS CLOTHING FACTORY.

(See pages 21, 68, and 69.)

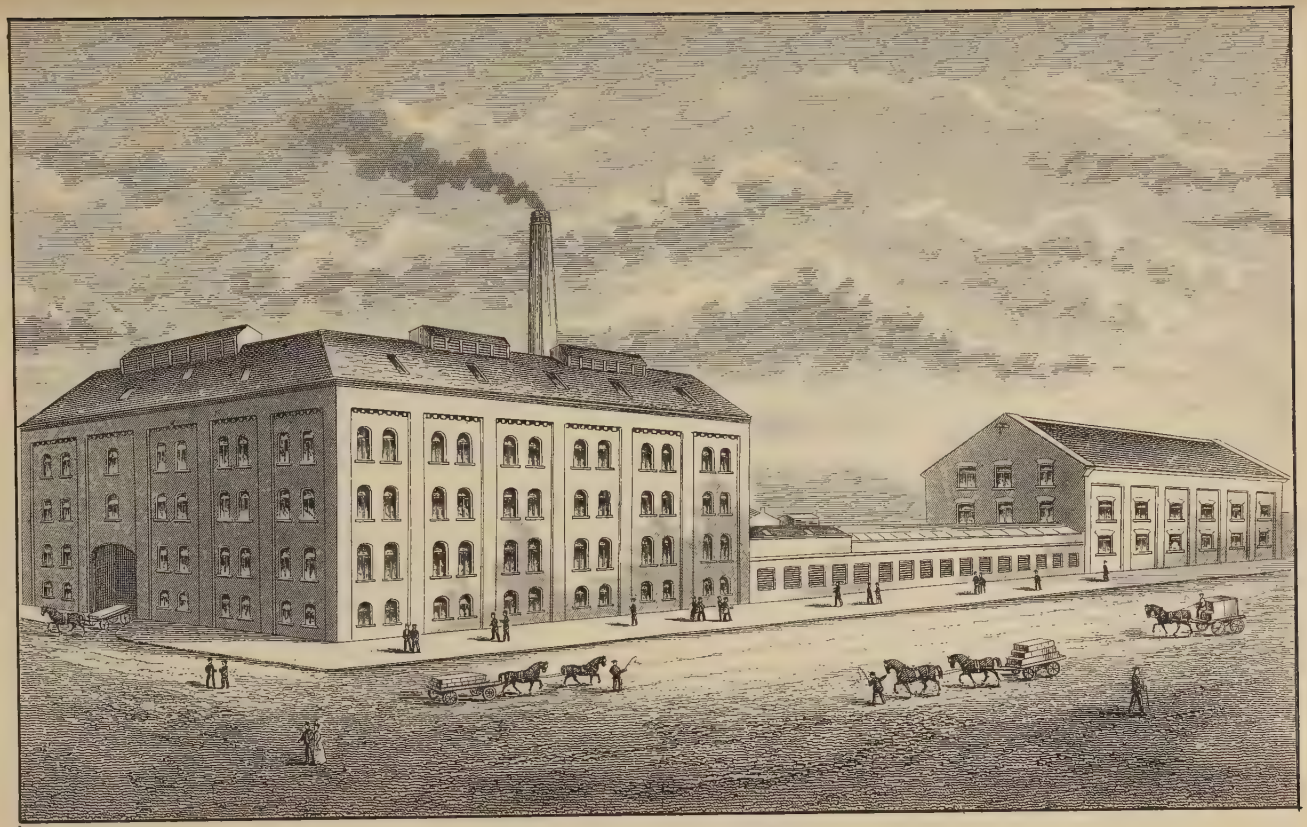


DUNSTON CORN MILL.

(See pages 21, 62, and 63.)

IRLAM SOAP WORKS.

(See pages 19, 64, and 65.)

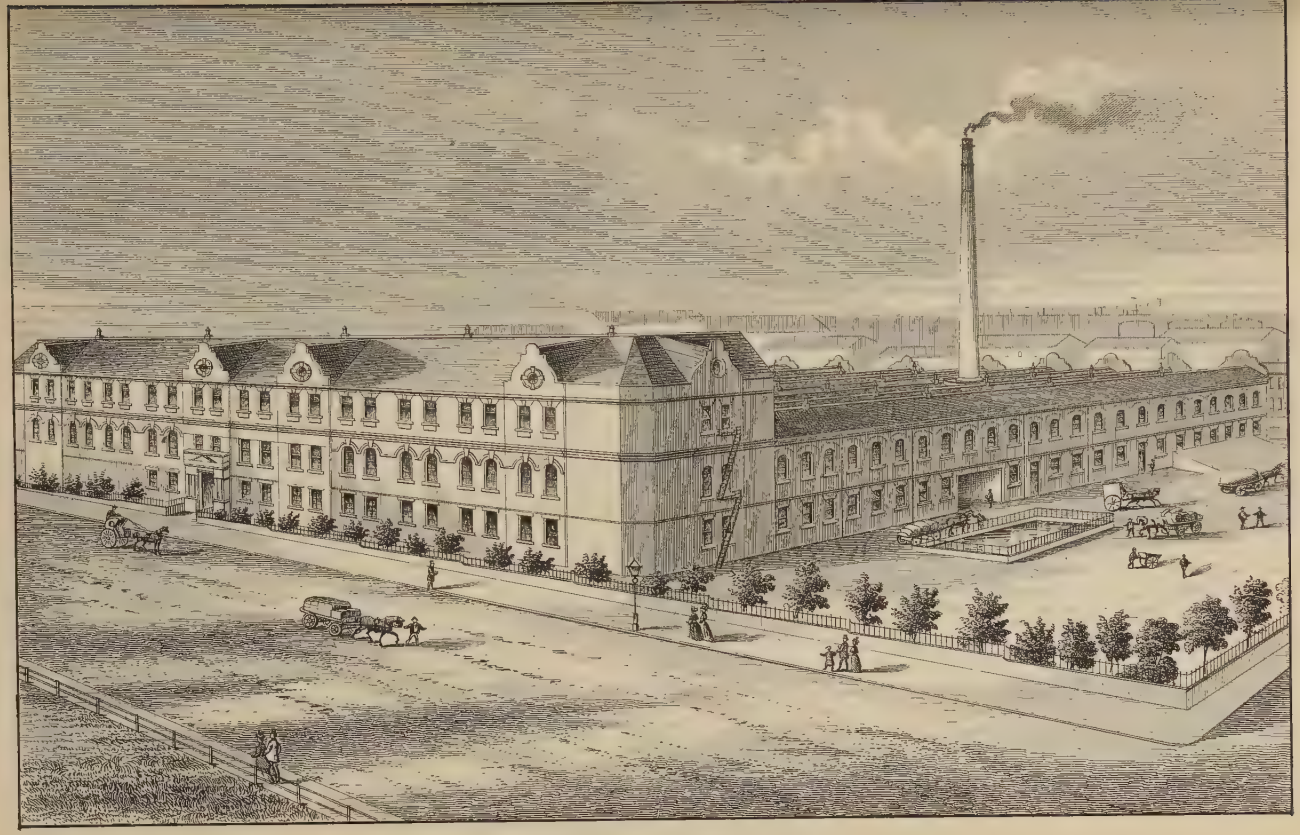


WEST HARTLEPOOL LARD REFINERY.

(*See pages 26, 62, and 63.*)

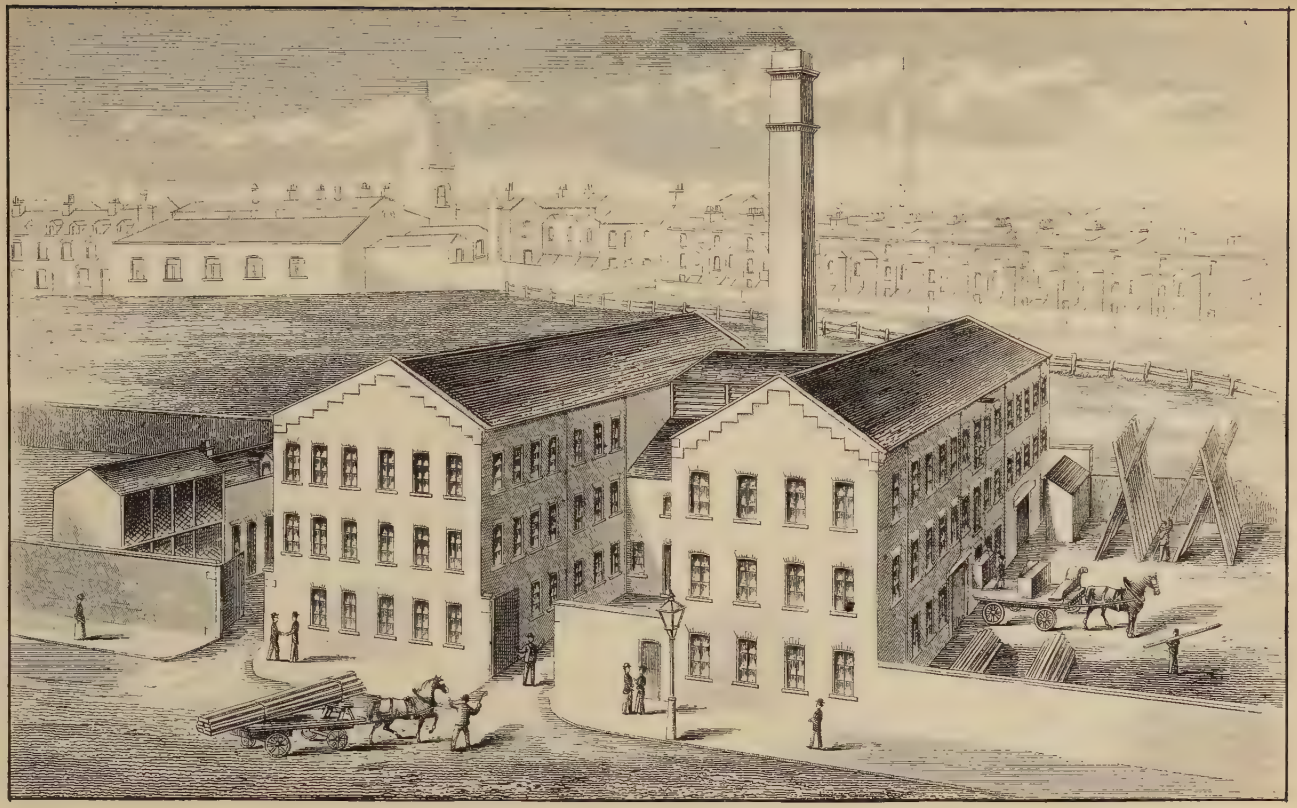
MIDDLETON PRESERVE AND PICKLE WORKS.

(*See pages 17, 72, and 73.*)



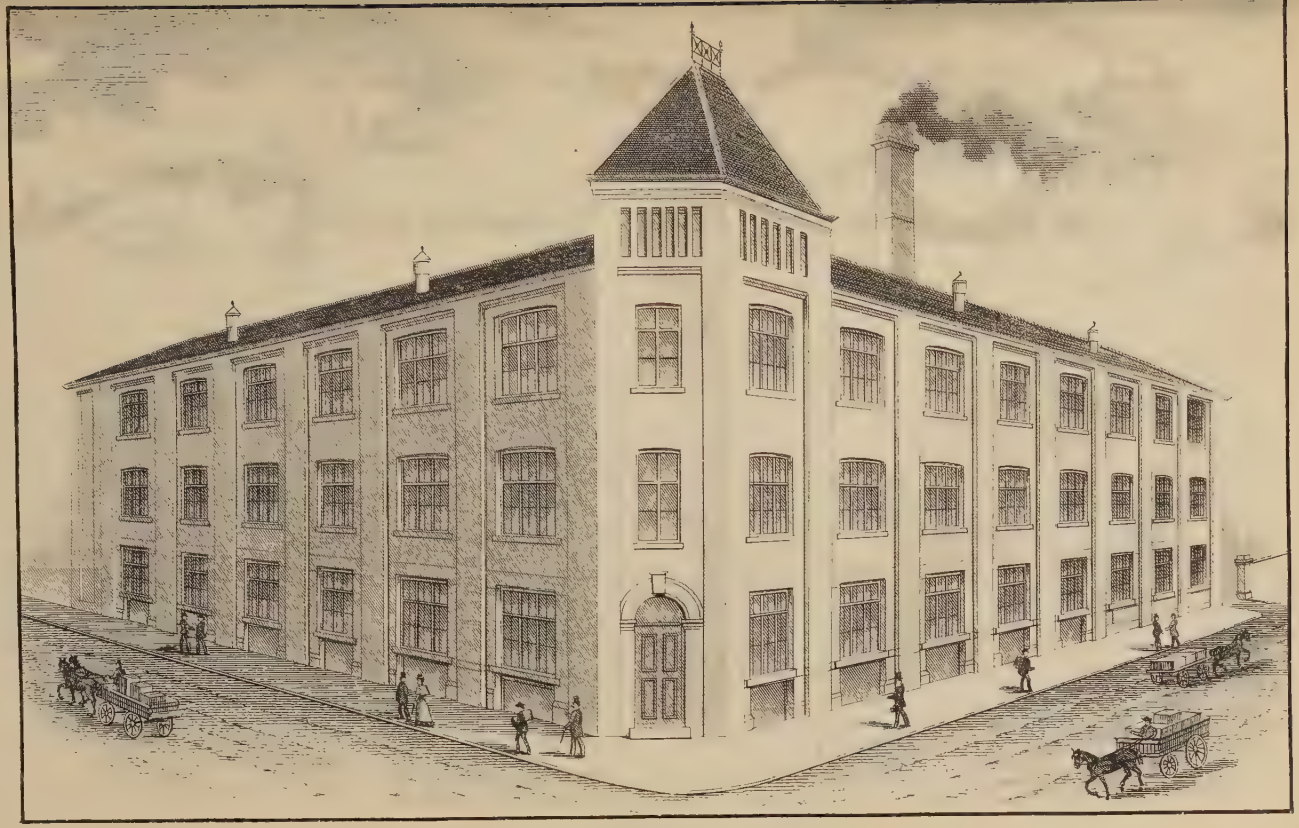
LONGSIGHT PRINTING WORKS.

(See pages 24, 70, and 71.)



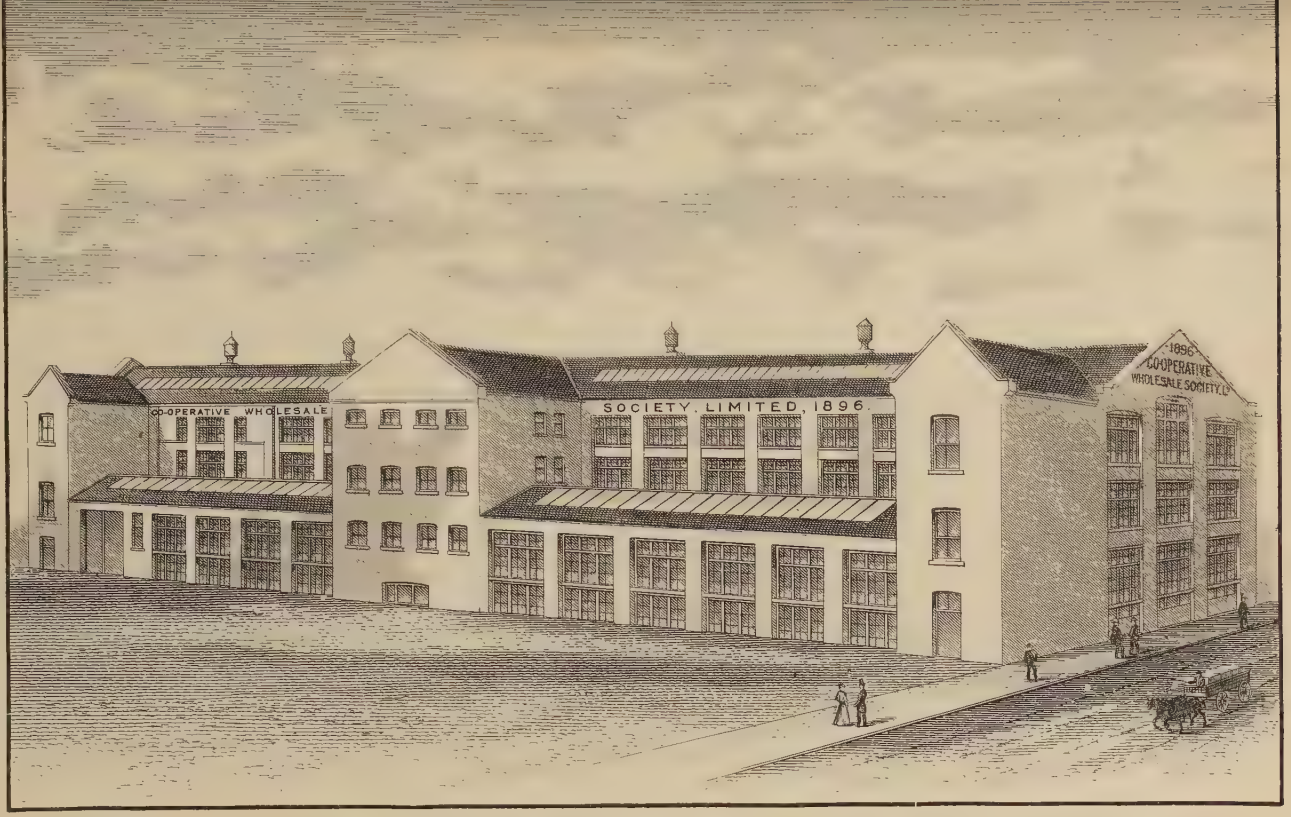
FURNITURE FACTORY. BROUGHTON, NEAR MANCHESTER.

(*See pages 23, 66, and 67.*)



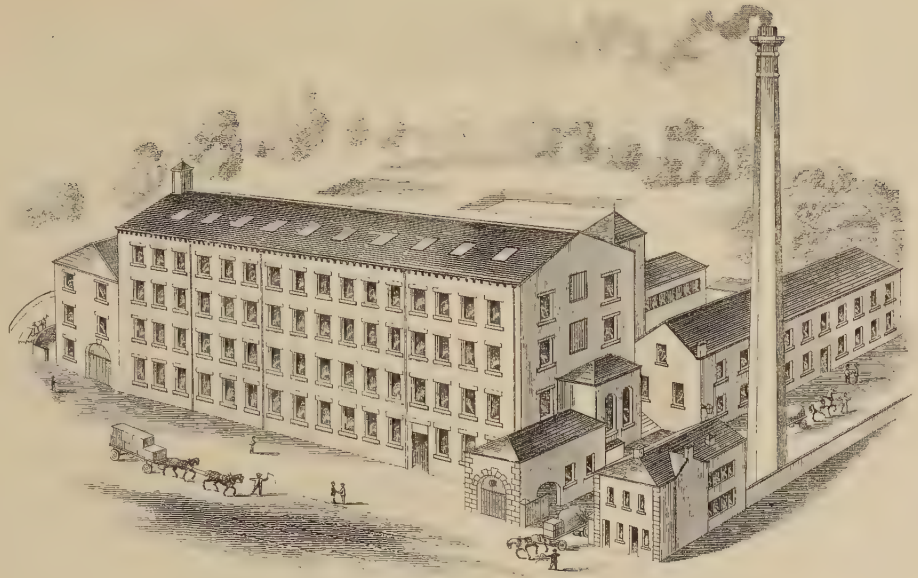
SHIRT AND MANTLE AND UNDERCLOTHING FACTORY, BROUGHTON, NEAR MANCHESTER.

(*See page 23.*)



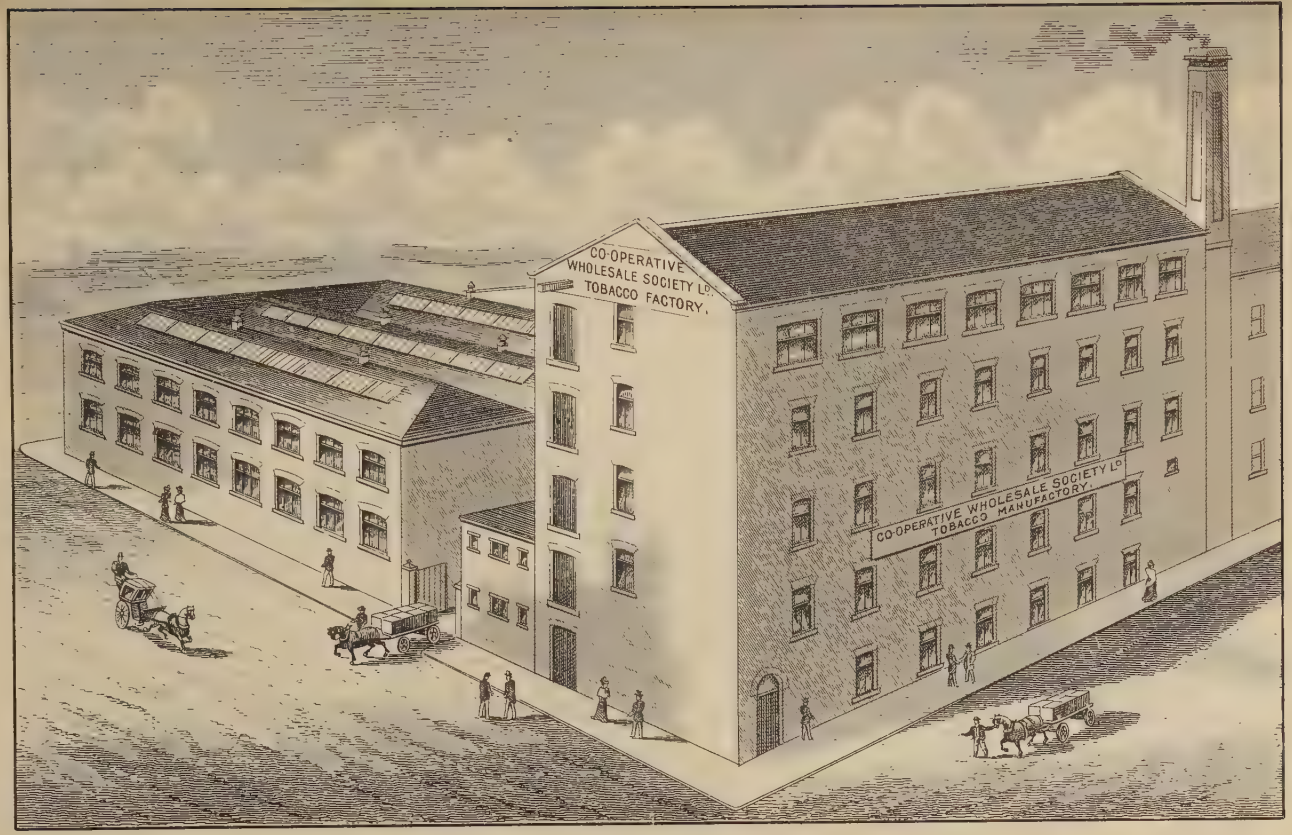
READY-MADE CLOTHING FACTORY, BROUGHTON, NEAR MANCHESTER.

(*See pages 24, 68, and 69.*)



LITTLEBOROUGH FLANNEL FACTORY.

(*See pages 26, 70, and 71.*)



TOBACCO FACTORY, MANCHESTER.

(See pages 25, 72 and 73.)

FLOUR MILL, SILVERTOWN, LONDON.

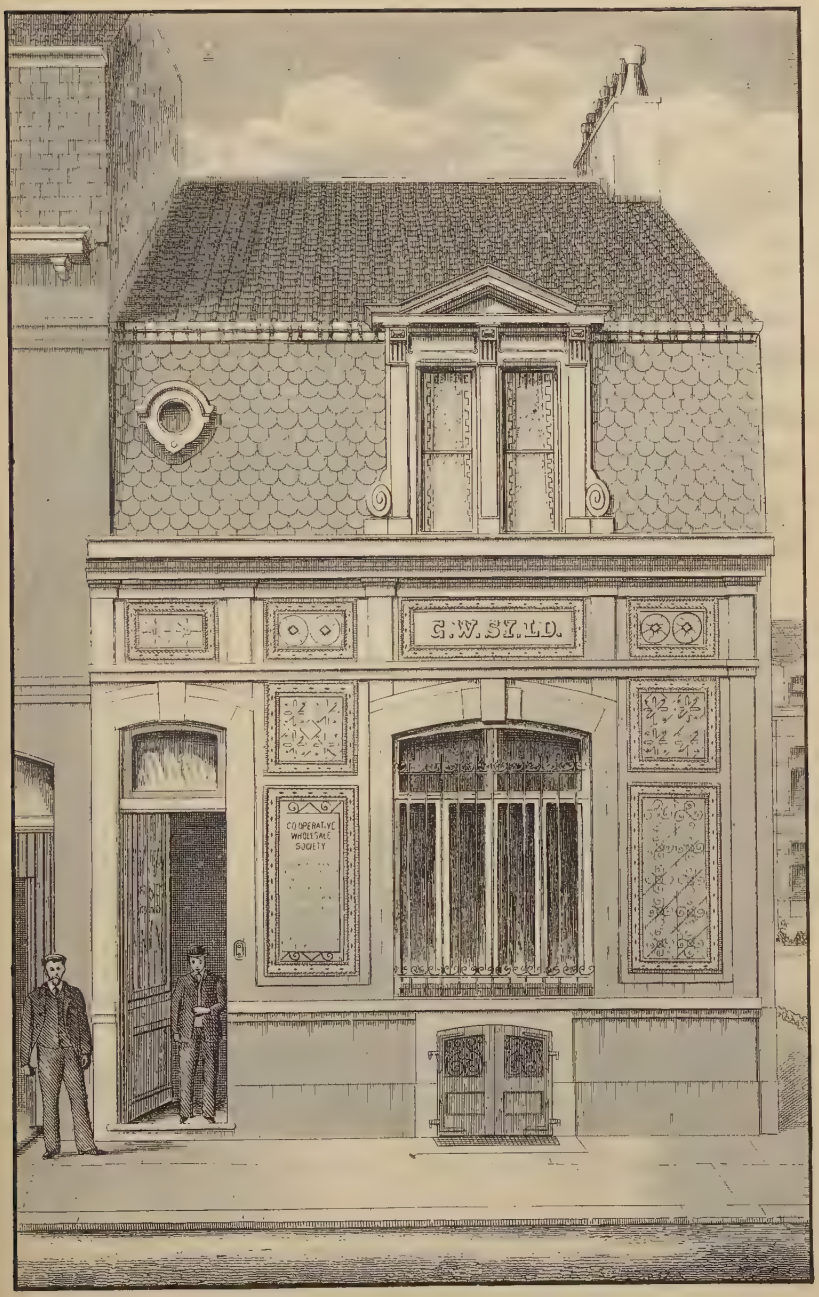
(See page 14.)

LONGTON CROCKERY DEPÔT

(See page 11.)

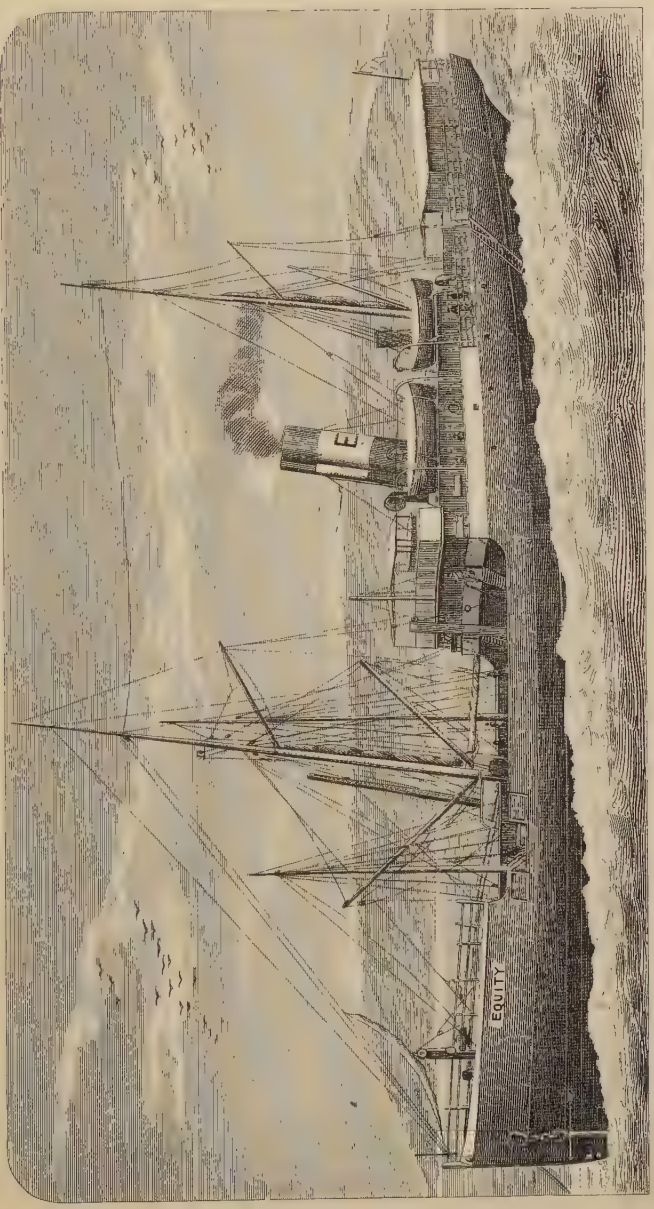
LONGTON CROCKERY DEPÔT—SHOWROOM.

(See page 11.)



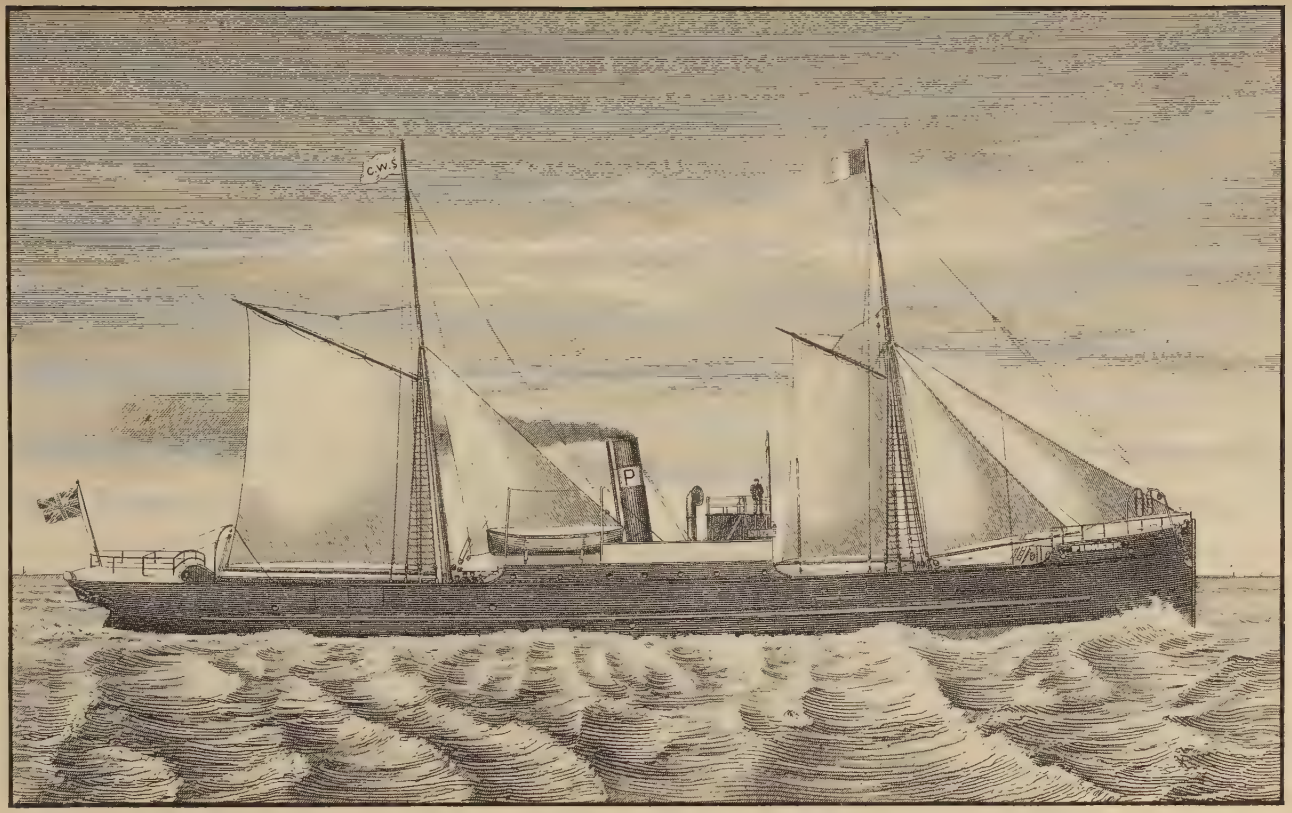
CALAIS OFFICES.

S.S. "LIBERTY," Goole-Hamburg Line



S.S. "EQUITY," GOOLE-HAMBURG LINE.

S.S. "FEDERATION," Goole-Hamburg Line.



S.S. "PIONEER," MANCHESTER AND ROUEN LINE.

S.S. "PROGRESS," GOOLE-CALAIS LINE.

BIRD'S-EYE VIEW OF RODEN FROM THE WATER TOWER

PORTION OF THE LAND UNDER FRUIT CULTIVATION (the Wrekin in Distance).

MANAGER'S HOUSE AND WATER TOWER.

EXTERIOR OF TOMATO GLASS-HOUSES.

INTERIOR OF TOMATO GLASS-HOUSE.

OFF TO THE STATION.

LABOURERS' COTTAGES.

OLD THATCHED COTTAGE AT RODEN.

RODEN HALL

RODEN HALL—A VIEW FROM THE HOUSE.

RODEN HALL—THE CROQUET LAWN.

A FARM-HOUSE AT RODEN.

THE

Co-operative Wholesale Society

LIMITED.

Enrolled August 11th, 1863, under the Provisions of the Industrial and Provident Societies Act, 25 and 26 Vict., cap. 87, sec. 15, 1862.

BUSINESS COMMENCED MARCH 14TH, 1864.

SHARES, £5 EACH, TRANSFERABLE.

Central Offices, Bank, Grocery and Provision, and Boot and Shoe Warehouses:

BALLOON STREET, MANCHESTER.

Drapery Warehouses:

DANTZIC STREET, MANCHESTER.

Woollen Cloth and Ready-mades Warehouse:

CORPORATION ST., MANCHESTER.

Furnishing Warehouse:

HOLGATE STREET, MANCHESTER.

Branches:

WEST BLANDFORD STREET, NEWCASTLE-ON-TYNE,

AND

LEMAN STREET, LONDON, E.

Depots and Salerooms:

LEEDS, HUDDERSFIELD, NOTTINGHAM, BLACKBURN,
AND BIRMINGHAM.

Purchasing and Forwarding Depots.

England:

LIVERPOOL, BRISTOL, LONGTON, GOOLE, GARSTON, CARDIFF,
AND NORTHAMPTON.

Ireland:

CORK, LIMERICK, TRALEE, AND ARMAGH.

America: NEW YORK.
Canada: MONTREAL.
France: CALAIS AND ROUEN.
Australia: SYDNEY.
Spain: DENIA.

Denmark: COPENHAGEN, AARHUS, ODENSE, HERNING.
Germany: HAMBURG.
Sweden: GOTHENBURG.

Irish Creameries:

ABINGTON.
ANNACARTY.
AUGHADOWN.
BALLINLOUGH.
BALLYBRICKEN.
BALLYDWYER.
BALLYFINANE.
BILBOA.
BOHERBUE.
BUNKAY BRIDGE.
CASTLEMAHON.
COACHFORD.
CUTTEEN.
DEVON ROAD.
DICKSGROVE.
DINGLE.
DROMCLOUGH.
DUNGRUD.
EFFIN.
FEALE BRIDGE.
GLENMORE.
GORMANSTOWN.
GREENANE.
GREYBRIDGE.
HOLLYFORD.
KILCOMMON.
KILMIHILL.
LIXNAW.
MOUNT COLLINS.
OOLA.
RATHMORE.
SMERLA BRIDGE.
STRADBALLY.
TARMON.
TERELTON.
TRALEE.

With numerous Auxiliaries.

Productive Works.

Biscuits and Sweets Works:
CRUMPSALL, NEAR MANCHESTER.

Boot and Shoe Works:
LEICESTER, HECKMONDWIKE, AND RUSHDEN.

Soap and Candle Works:
IRLAM.

Woollen Cloth Works:
LIVINGSTONE MILL, BATLEY.

Ready-Mades Works:
HOLBECK, LEEDS, AND BROUGHTON, MANCHESTER.

Cocoa and Chocolate Works:
116, LEMAN STREET, LONDON.

Corn Mills:
DUNSTON-ON-TYNE.
SILVERTOWN, LONDON.

Furniture Factory:
BROUGHTON, MANCHESTER.

Printing Works:
LONGSIGHT, MANCHESTER.

Preserve and Pickle Works:
MIDDLETON JUNCTION.

Shirts, Mantles, Underclothing, and Corsets:
BROUGHTON, MANCHESTER.

Lard Refinery:
WEST HARTLEPOOL.

Tobacco Factory:
SHARP STREET, MANCHESTER.

Flannel Factory:
HARE HILL MILLS, LITTLEBORO'.

Shipowners and Shippers

BETWEEN

GARSTON AND ROUEN; GOOLE AND CALAIS; GOOLE AND HAMBURG; MANCHESTER AND ROUEN.

Steamships Owned by the Society:

"LIBERTY." "EQUITY." "FEDERATION." "PIONEER."
"PROGRESS." "DINAH." "BRITON."

Banking Agencies:

THE MANCHESTER AND COUNTY BANK LIMITED.
THE LONDON AND COUNTY BANK LIMITED.
THE NATIONAL PROVINCIAL BANK OF ENGLAND LIMITED.
THE MANCHESTER AND LIVERPOOL DISTRICT BANK LIMITED.
THE LANCASHIRE AND YORKSHIRE BANK LIMITED.
THE UNION BANK OF MANCHESTER LIMITED.
THE LONDON CITY AND MIDLAND BANK LIMITED.
WILLIAMS DEACON AND MANCHESTER AND SALFORD BANK.
MESSRS. BARCLAY AND CO., LONDON.
MESSRS. LAMBTON AND CO., NEWCASTLE-ON-TYNE.

General Committee.

Chairman:

Mr. JOHN SHILLITO,
4, Park View, Hopwood Lane, Halifax.

Vice-Chairman:

Mr. THOMAS BLAND,
Rashcliffe, Huddersfield.

Mr. WILLIAM BATES .....Green Lane, Patricroft.
Mr. JAMES FAIRCLOUGH .....33, Sackville Street, Barnsley.
Mr. E. GRINDROD .....13, Holker Street, Keighley.
Mr. THOMAS HIND.....53, St. Peter's Road, Leicester.
Mr. R. HOLT .....84, Tweedale Street, Rochdale.
Mr. THOMAS KILLON .....45, Heywood Street, Bury.
Mr. WILLIAM LANDER .....155, Escrick Street, Halliwell, Bolton.
Mr. JOHN LORD .....19, Tremellen Street, Accrington.
Mr. T. E. MOORHOUSE..... *Reporter* Office, Delph.
Mr. ALFRED NORTH .....Mount Pleasant, Batley.
Mr. H. C. PINGSTONE.....Yew Bank, Brook Road, Heaton Chapel.
Mr. A. SCOTTON .....Avondale House, New Normanton, Derby.
Mr. G. THORPE .....14, Thornfield, Saville Town, Dewsbury.
Mr. D. McINNES .....63, Portland Street, Lincoln.

Newcastle Branch Committee.

CHAIRMAN: Mr. T. TWEDDELL, Hutton Avenue, West Hartlepool.

VICE-CHAIRMAN: Mr. THOS. SHOTTON, Summerhill, Shotley Bridge, Durham.

SECRETARY: Mr. ROBERT GIBSON, 120, Sidney Grove, Newcastle-on-Tyne.

Mr. GEORGE BINNEY .....73, Atherton Street East, Durham.
Mr. W. D. GRAHAM.....123, Bedeburn Road, Jarrow-on-Tyne.
Mr. ROBERT IRVING.....Woodrouffe Terrace, Carlisle.
Mr. THOMAS RULE.....20, Ravensworth Terrace, Bensham, Gateshead.
Mr. WILLIAM STOKER .....Seaton Delaval, Newcastle-on-Tyne.

London Branch Committee.

CHAIRMAN: Mr. GEO. HAWKINS, 53, Kingston Road, Oxford.

VICE-CHAIRMAN: Mr. GEO. SUTHERLAND, 41, Taylor Street, Woolwich, S.E.

SECRETARY: Mr. HENRY PUMPHREY, Paddock Terrace, Lewes.

Mr. JOSEPH CLAY .....Stratton Road, Gloucester.
Mr. H. ELSEY .....Bickleigh, Festing Grove, Festing Road, Southsea.
Mr. J. F. GOODEY .....New Town Lodge, Colchester.
Mr. GEORGE HINES .....North Bank, Belstead Road, Ipswich.
Mr. R. H. TUTT .....134, Braybrook Road, Hastings.

Scrutineers:

Mr. F. HARDERN, Oldham. | Mr. J. J. BARSTOW, Dewsbury.

Auditors:

Mr. THOS. J. BAYLIS, Masborough. | Mr. JAMES E. LORD, Rochdale.
Mr. THOMAS WOOD, Manchester. | Mr. ISAAC HAIGH, Barnsley.

Officers of the Society.

Secretary and Accountant:
Mr. THOMAS BRODRICK.

Bank Manager and Cashier:
Mr. JOHN HOLDEN.

Buyers, Salesmen, &c.

Manchester—Grocery and Provisions:

Mr. THOMAS PEARSON.
Mr. JAS. MASTIN.
Mr. A. W. LOBB.
Mr. H. WIGGINS.

Manchester—Drapery:

Mr. J. MEADOWCROFT.
Mr. WILLIAM T. ALLITT.
Mr. JOHN SHARROCKS.
Mr. JOHN T. OGDEN.

Manchester—Woollens, Boots, and Furniture:

Woollens and Ready-mades ..... Mr. W. GIBSON.
Boots and Shoes ..... Mr. HENRY JACKSON.
Furniture ..... Mr. T. R. ALLEN.

Shipping Department:

General Manager ..... Mr. CHAS. R. CAMERON.

Shipping and Forwarding Depots:

Rouen (France) ..... Mr. JAMES MARQUIS.
Goole ..... Mr. W. J. SCHOFIELD.
Calais ..... Mr. WILLIAM HURT.

London:

Tea, Coffee, and Cocoa ..... Mr. CHARLES FIELDING.

Liverpool:

Grocery and Provisions ..... Mr. J. T. HOLBROOK.

Salerooms:

Leeds ..... Mr. JOSEPH HOLDEN.
Nottingham ..... Mr. A. DELVES.
Huddersfield ..... Mr. J. O'BRIEN.
Birmingham ..... Mr. W. AMOS.
Northampton ..... Mr. A. BAKER.
Cardiff ..... Mr. JAS. F. JAMES.
Blackburn ..... Mr. H. SHELMERDINE.

Longton:

Crockery Depôt ..... Mr. J. RHODES.

Newcastle:

Grocery and Provisions ..... Mr. ROBT. WILKINSON.
" " ..... Mr. T. WEATHERSON.
Drugs, Drysaltery, &c. ..... Mr. R. A. WALLIS.
Paper, Twine, &c. ..... Mr. H. GLENNY.
Drapery ..... Mr. JOHN MACKENZIE.
Millinery and Fancy ..... Mr. T. TOWNS.
Boots and Shoes ..... Mr. O. JACKSON.
Furniture and Hardware ..... Mr. J. W. TAYLOR.
Chief Clerk ..... Mr. H. R. BAILEY.

Buyers, Salesmen, &c.

London:

Grocery and Provisions.....Mr. BENJAMIN JONES.
" " " .....Mr. WM. OPENSHAW.
Drapery.....Mr. F. G. WADDINGTON.
Woollens and Ready-mades.....Mr. GEORGE HAY.
Boots and Shoes .....Mr. ALFRED PARTRIDGE.
Furnishing .....Mr. F. LING.
Chief Clerk .....Mr. WILLIAM STRAWN.

Bristol Depot:
Mr. J. W. JUSTHAM.

Irish Branches—Butter and Eggs.

Cork:
Mr. JAMES TURNBULL.

Limerick:
Mr. WILLIAM L. STOKES.

Tralee:
Mr. JAMES DAWSON.

Armagh:
Mr. J. HOLLAND.

Colonial and Foreign Depots:

New York (America):
Mr. JOHN GLEDHILL.

Montreal (Canada):
Mr. A. C. WIELAND.

Copenhagen (Denmark):
Mr. J. HALPIN.

Hamburg (Germany):
Mr. WM. DILWORTH.

Aarhus (Denmark):
Mr. H. J. W. MADSEN.

Gothenburg (Sweden):
Mr. H. C. K. PETERSEN.

Odense (Denmark):
Mr. C. W. KIRCHOFF.

Sydney (Australia):
Mr. R. J. FAIRBAIRN.

Productive Works, &c.:

Lower Crumpsall Biscuit, &c., Works:
Mr. GEORGE BRILL.

Leicester Boot and Shoe Works:
Mr. JOHN BUTCHER.

Heckmondwike Boot and Shoe Works:
Mr. J. YORKE.

Batley Woollen Cloth Works:
Mr. S. BOOTHROYD.

Dunston Corn Mill:
Mr. TOM PARKINSON.

Broughton Cabinet Factory:
Mr. J. HOLDING.

Irlam Soap Works:
Mr. J. E. GREEN.

Leeds Ready-Mades Works:
Mr. WILLIAM UTTLEY.

Broughton Clothing Factory:
Mr. A. GRIERSON.

West Hartlepool Lard Factory:
Mr. W. HOLLAND.

Middleton Junction Preserve Works:
Mr. A. J. CLEMENTS.

Flannel Factory:
Mr. W. H. GREENWOOD.

Tobacco Factory:
Mr. J. C. CRAGG.

Printing Department:
Mr. G. BREARLEY.

Rushden Boot and Shoe Works:
Mr. F. BALLARD.

Silvertown Corn Mill:
Mr. G. V. CHAPMAN.

Building Department:
Mr. P. HEYHURST.

Architect:
Mr. F. E. L. HARRIS.

Employés.

NUMBER OF EMPLOYÉS, SEPTEMBER, 1900.

Distributive Departments.			Collective Totals.
General, Drapery, Boot and Shoe, and Furnishing Offices..	Manchester	370	
Cashier's Office	„	27	
Grocery Department	„	240	
Paper, Twine, and Stationery Department	„	8	
Drapery Department	„	142	
Woollen Cloth Department	„	37	
Boot and Shoe „	„	40	
Furnishing „	„	73	
Shipping „	„	8	
Building „	„	139	
Dining-room „	„	24	
Other „	„	38	
			1,146
Branches.			
Newcastle		488	
„ Productive Department		409	
„ Building „		29	
			926
London (Office and Departments)		336	
„ Bacon, Bakery, Packing, and Pickling		70	
„ Tailoring		81	
„ Shirts		36	
„ Brush, Bedding, and Upholstery and Polishing		40	
„ Building		52	
„ Tea		423	
„ Coffee and Cocoa		111	
„ Stables		28	
			1,177
Depôts.			
Bristol		79	
Cardiff		12	
Northampton		15	
			106
Purchasing Depôts.			
Liverpool Branch—Grocery and Shipping		75	
Longton Crockery		41	
Irish Branches		95	
„ Creameries		384	
			595
Foreign Purchasing Depôts.			
New York		6	
Montreal		3	
Copenhagen		18	
Hamburg		5	
Aarhus		9	
Gothenburg		10	
Odense		7	
Denia		2	
Sydney		6	
Herning		12	
			78
Carried forward			4,028

NUMBER OF EMPLOYÉS, SEPTEMBER, 1900.

		Collective Totals.
Brought forward		4,028
Salerooms.		
Leeds	5	
Nottingham	2	
Birmingham	1	
Huddersfield	1	
Blackburn	1	
		10
Shipping Offices.		
Goole	17	
Garston	1	
Rouen	6	
Calais	9	
		33
Steamships.		
"Pioneer"	14	
"Progress"	13	
"Federation"	18	
"Equity"	19	
"Liberty"	19	
"Briton"	4	
"Dinah"	4	
		91
Productive Works.		
Crumpsall Biscuit Works	426	
Middleton Junction Preserve Works	413	
Leicester Shoe Works, Knighton Fields	1,820	
„ „ Duns Lane	467	
Enderby	118	
Heckmondwike Shoe Works	398	
„ Currying Department	48	
Irlam Soap Works	273	
Batley Woollen Mill	166	
Leeds Ready-Mades	508	
Dunston Corn Mill	175	
West Hartlepool Lard Refinery	41	
Broughton Cabinet Factory	88	
„ Tailoring „	542	
„ Shirt „	126	
„ Mantle „	52	
„ Underclothing Factory	50	
„ Broughton Corsets	66	
Longsight Printing Works	425	
Manchester Tobacco Factory	340	
Littleborough Flannel Factory	76	
Silvertown Corn Mill	44	
Rushden Boot Factory	84	
		6,746
Roden Estate		61
Total		10,969

The Co-operative Wholesale Society Limited.

AS it is possible that this volume of the "Annual" may fall into the hands of readers not acquainted with the operations of the C.W.S., we have reprinted, with additions and corrections, this article, which appeared in the volume for 1900.

Although the Wholesale Society has now been in existence over thirty-seven years, there still remains considerable lack of knowledge of its origin, aims, and methods, even amongst those who should be first in the possession of this knowledge. It is with the object of providing such information that this article is inserted, in order that the extent of the Wholesale's work may be better understood.

Even during a century unequalled for advance of knowledge and scientific discovery, the establishment of the Wholesale and its rapid growth constitute an achievement unique in the annals of working-class enterprise.

Commencing in 1863 in an obscure office in Manchester, it has developed with such an astonishing vigour that it is true of the activities of the Wholesale that on them the sun never sets.

It will not be deemed out of place if we remind our readers of the relation which unites the interest of the individual Co-operator with that of the Wholesale Society, and the statement may also serve to remove the misconception frequently met with as to the constitution and ownership of this gigantic business.

The member of a retail society has at least no difficulty in defining his position with regard to the store. He, in association with others, has subscribed capital, in the form of shares and loans, with which the business is carried on. The profits, after meeting the necessary trade expenses, are then divided according to the amount spent during the quarter or half year.

The federation of societies forming the Co-operative Wholesale Society is simply an extension of this same principle. These societies take up shares in proportion to the number of their

members, and with these, added to the amounts invested as loans, the C.W.S. performs the wholesale function, in the same way as the retail societies provide for their members. The profits in like manner revert to those who create them. There are no private shareholders, the rules prohibit the admission of any but *bonâ-fide* registered Co-operative Societies. The constitution of the Wholesale is thoroughly democratic. The Committee are elected by the shareholding societies, and any member of such a society is eligible as a candidate. The questions concerning the business are dealt with at the quarterly meetings, which are attended by delegates sent in proportion to the number of members in the respective societies.

It is hoped that this brief recapitulation will tend to a clearer understanding of the dependence of the C.W.S. on the loyalty of individual Co-operators, and stimulate their support of an institution peculiarly and absolutely their own.

In 1869 the C.W.S. took possession of the warehouse in Balloon Street, destined to become its permanent centre.

The premises at that time were of modest extent, covering about 230 square yards. At the time when the removal was contemplated some of the timid spirits doubted the wisdom of taking so spacious a building, but thought the portion not needed could be let to advantage. These misgivings, however, speedily proved groundless, for extensions and alterations have been constantly in hand from the very commencement of the business.

The sales for this year, 1869, were £507,217, and have increased by leaps and bounds until in 1900 the enormous total of over £15,000,000 was reached.

By 1871 the trade in the Newcastle district had grown to such an extent that the Committee felt justified in establishing a branch in Newcastle, and subsequent events have proved the wisdom of the step.

The London Branch was opened in 1874, and has developed in many directions.

Further information respecting the Newcastle and London Branches will be found on other pages.

Although the space covered by the warehouses is so great, only a fraction of the goods sold passes through them, as in the cases of large consignments the goods are sent from the works, or, in the case of imports, from the port of landing. The Society has purchasing and forwarding depôts at Liverpool, Leeds, Bristol, Goole, Garston, Cardiff, and Northampton.

A depôt was opened in 1886 at Longton, in Staffordshire, for the selection and purchase of earthenware suitable for the C.W.S. trade, and several enlargements have been made to accommodate the business.

In order to meet the convenience of widely scattered societies—those which lay wide apart from the various business centres—depôts and salerooms have been established at Leeds, Blackburn, Nottingham, Huddersfield, and Birmingham.

The growth of the Wholesale's trade in Continental produce led to the Society embarking in the shipping trade. A small vessel was purchased in 1876, which sailed between Goole and Calais, taking out coal and English manufactures, and bringing back French produce. In 1879 the steamship "Pioneer" was built for the purpose of running between Garston (Liverpool) and Rouen, and in a few years afterwards the Goole and Hamburg service of steamers was established. The Society now owns a fleet of seven steamers, which bear the following names: "Pioneer," "Progress," "Equity," "Federation," "Liberty," "Dinah," and "Briton." Their total cost has exceeded £82,000, but, like other properties of the Society, they have been liberally depreciated, and now stand as nil in the books of the Society—their total cost having been entirely written off by depreciation.

Buyers are located at Copenhagen, Odense, Gothenburg, Aarhus, and Hamburg, who purchase and superintend the despatch of the enormous shipments of butter and other produce sold to societies. The annual shipments of butter alone by the C.W.S. from these ports exceed £2,100,000.

There are also buyers at New York, Montreal, Sydney, and Denia (Spain).

DRAPERY DEPARTMENT.

The trade in this department in 1875 was £71,290, and included the Woollens and Ready-mades Department. The sales during 1899 were £549,017 for drapery, and for woollens, &c., £134,878.

The block of buildings has been entirely reconstructed and enlarged, but in 1897 the Woollens and Ready-mades had to be accommodated with an entire warehouse situated in Corporation Street.

The vagaries of fashion are under constant survey by the buyers, and in every room, from floor to ceiling, are stocked all the variety of goods that are destined to render shopping at the stores such an attractive occupation.

As the seasons follow in quick succession, the coming of each is preceded by special displays of materials of utility and ornament in which our sisters, cousins, and aunts may be arrayed.

Here also may be seen the productions of the C.W.S. Shirt, Underclothing, Corset, and Mantle Factories, to which further reference will be made later.

NEWCASTLE-ON-TYNE BRANCH.

This branch, which commenced operations in a small way in the year 1872, has increased in its business and developed to such an extent that the sales for the year ending December, 1899, amounted to no less than £3,259,844. Commencing its business in Pudding Chare, Newcastle, new blocks of buildings have, from time to time, been erected in Thornton and Waterloo Streets, wherein the Grocery and Provision, Drapery, Furnishing, and Boot and Shoe Departments have been carried on, and, to cope successfully with the ever-increasing trade, a handsome block of warehouses has recently been erected in West Blandford Street, the branch in all its departments employing over 900 hands.

Land has been acquired on the Newcastle Quay on which to build a large warehouse, and in addition the Society has recently secured a large plot of land at Pelaw (some five miles from Newcastle), where it is intended to remove some of the existing productive departments in order to make additional room for the various distributive departments, which, notwithstanding the large spaces already at their disposal, are so much hampered in the carrying on of their respective trades. At Pelaw it is proposed to manufacture ready-made clothing and furniture, and to pack all kinds of drug and drysaltery goods. To these also it is contemplated to add other productions.

THE LONDON BRANCH

was commenced in 1874, and has proved of great service in developing and encouraging the Southern societies. Co-operation in the South has not been a plant of robust growth, and it has called forth the most assiduous attention of those who have endeavoured to plant it in a soil somewhat uncongenial.

At first only a modest trade was done, the sales in 1876 amounting to £130,752, but in 1884 they had increased to £424,794. The premises originally occupied had to be extended, and in 1885 the Society commenced the present building.

The structure is not only of a handsome character, but it is furnished with every means for dealing with the ever-increasing business promptly and efficiently, the total covering 18,000ft.

The opening of this new building in 1887 apparently gave an additional and vigorous impetus to the work of the C.W.S. in the South, for in 1891 the trade of the branch reached over a million and a quarter for the year. Since then steady progress has been maintained, and in 1899 the sales realised £2,234,804.

The London Branch stands in a thickly-populated neighbourhood. It forms a striking contrast to the mean and squalid surroundings, and stands a prominent and beautiful illustration of the beneficent influence exerted by Co-operation in a city dominated by competition.

The main buildings are surrounded by several others belonging to the Wholesale, which are devoted to various forms of production and other purposes needed for the London Branch. The Bacon-smoking Department is in a large building almost opposite the main one, and here some 2,000 sides of bacon, with hams and other articles, are regularly turned out each week. There is also a large department devoted to the production and packing of various specialities, in which some eighty of the staff find employment. At the Brush Works, in another building, all kinds of brooms and brushes are made, from the best hair to the common scrub, the greater part of the material being imported direct. In the Bedding Works all kinds of bedding are produced, including hair, flock, and feather beds and pillows, palliasses and cushions, whilst in the Upholstery Department an increasing business is being done, suites being covered in silk, plush, velvet, and various other materials. There is also a French Polishing Department attached to this portion of the business, where the greater portion of the furniture dealt in by the London Branch is finished. Within a few minutes' walk of Leman Street, situated in Wellclose Square, is a Tailoring Factory, where about seventy employés find regular employment in splendid workrooms, the goods being produced under the best possible conditions, and under, we believe, the best scale of payment in London.

The labours of the C.W.S. here have not been limited strictly to wholesale distribution. The difficulties attending propaganda work amongst the Londoners are recognised to be great, and special efforts have been made to establish societies in the city by advice and pecuniary assistance rendered under such conditions as will not undermine the independence of the people whom it is sought to benefit.

A depôt was commenced at Bristol in 1884 for the convenience of societies in that locality, and since its establishment it has rendered valuable service in founding and promoting the interests of many retail societies.

There is also a depôt in Cardiff, which is doing most useful work amongst the societies in South Wales; also one in Northampton, which is very much appreciated by the societies in that district. Each one of these three depôts is found to be too small for the work it has to do, and arrangements are rapidly being completed for extensions.

SILVERTOWN MILL, LONDON.

The site consists of about five acres of land, having a river frontage, with a newly-built wharf abutting thereon, while at the back it adjoins the Great Eastern Railway and the North Woolwich Road. It possesses what no other corn mill in London possesses, viz., direct road, railway, and water communication. The Great Eastern Railway Company have put a siding on the property on favourable terms, and satisfactory rates of freight not only on their own system, but also with the great lines running to the North and West of England.

The water frontage gives us direct connection with all the societies on the banks of the Thames, both up and down the river, and also the societies on the banks of the Medway, as well as with the societies on the East and South sea-coasts.

The mill consists of a complete roller flour milling plant of 12 sacks (280lbs. each) capacity per hour, arranged on the latest "Robinson" system, and provision is made in the building for increasing the capacity of the mill to 25 sacks per hour at a future date.

THE TEA DEPARTMENT.

During the earlier years of the Wholesale the tea trade was in the hands of a representative in London, but in 1882 it was considered that circumstances would justify the establishment of a Tea Department, and the Scottish Wholesale Society was invited to join in the enterprise. After due consideration the two Societies commenced their joint venture in a warehouse in Rupert Street. The staff comprised four warehousemen and six boys. A reputation was at once established for Co-operative teas, and during the last two months of 1882 the sales showed an increase of £10,049 above those of the corresponding period of 1881. This success continued year after year; more space was acquired, and yet still more demanded, until after many vicissitudes the department found a home in the magnificent warehouse situated opposite the London Branch.

This was opened in March, 1887, and is admirably suited to its purpose. The basement not only lies below the whole area of the ground floor, but it also undermines the streets at the front and side no inconsiderable distance.

An interesting feature in this model tea warehouse is the application of the electric motor, of which there are five in number, driving four blending machines of various dimensions, taking from 800lbs. to 2 tons of tea at one operation.

Another feature is the adaptation of very ingenious weighing and packing machines, also driven by electricity, which do away with any necessity of the tea being touched by hand, weighing each packet to a leaf.

The salerooms are fitted up with mahogany counters, used for setting out samples of every lot of tea in the daily public auctions, that they may be examined and tasted, and also for making and testing blends, of which there are close upon 1,000, suited to every particular water and still more particular palate in the United Kingdom. Underneath these counters are drawers containing upwards of 13,000 small tin boxes, used for keeping records of every blend made up, and also for the reception of samples of each parcel of tea purchased or lot imported into the country and put up for public auction, the latter sometimes numbering from 800 to 1,000 in one day.

Other rooms are devoted to roasting and testing samples of coffee and cocoa.

The total value of supplies from this department during 1899 was £849,328, including tea, coffee, and cocoa, the weight being 11,647,127lbs. tea, 1,800,786lbs. coffee, and 756,414lbs. cocoa.

COCOA AND CHOCOLATE WORKS.

Of late years cocoa has shared with soap the position of the most extensively boomed articles of domestic use. One cannot escape from the announcements of the virtues of one or another maker's cocoa. In addition to the usual displayed advertisement, the unwary reader is beguiled into perusing paragraphs with innocent or startling headlines, only to find that the remedy for life's ills is Somebody's cocoa. Not content to supply the public with a beverage pure and simple, ingenuity combines ingredients of wondrous virtue, which, according to the maker's account, form a veritable elixir of life, but which is solemnly denounced by the rival makers as an injurious and objectionable mixture.

There can be little doubt that, say, nine or ten of the leading makers spend probably £200,000 per annum in advertising; and this charge ultimately falls on the consumers, amongst whom are Co-operators, who, owning a cocoa factory of their own, are content to help in paying this amount away for practically nothing, instead of supporting their own works and securing the profits themselves.

The C.W.S. started the manufacture of cocoa in 1887, and has succeeded in turning out a really excellent article. The concentrated extract and the cocoa essence, especially, are to the unprejudiced palate not beaten anywhere; in proof of this the sales are increasing so rapidly that plans are now being prepared for a model factory, which will be capable of keeping pace with the enhanced trade.

The value of supplies during 1899 was £31,414, an amount that would soon be increased tenfold if those whose capital provides the means for maintaining the factory realised how their interests are involved in its prosperity.

THE IRISH BRANCHES.

The Wholesale Society, although it only commenced business in 1864, had by 1866 already established a depôt in Ireland, at Tipperary, for the direct purchase of Irish produce. Here we have a typical instance of the Society's recognised policy—expressed in its earliest days—not only to eliminate the middleman but to go direct to the producer, and so protect the constituent societies the more fully against adulteration and fraud.

The policy of direct purchasing depôts proved so successful that other depôts were very soon established in the different districts; Limerick, in 1869; Armagh, in 1873; Tralee, in 1874; and Cork, in 1871.

Over 80,000cwts. of Irish butter were bought in 1899, and the sales amounted to £432,036, out of the three millions, the total amount of the C.W.S. butter sales.

Factories on the French system have been established at Armagh and Tralee. The Wholesale has now 36 creameries working, with 42 auxiliaries, chiefly in the south-western counties, and has been very successful in the attempt at butter-making. No expense was spared that the creameries might compete successfully with the well-equipped Danish creameries, with the result that the C.W.S. creamery butter has gained, in open competition, one gold, five silver, and four bronze medals, as well as other awards.

The output of the Wholesale's creameries for one quarter alone—September quarter, 1900—amounted to over 21,300cwts., or nearly 1,640cwts. a week. The total weight of creamery butter for the year was close on 49,000cwts. This does not include purchases from other Co-operative creameries.

A large business is also done in eggs and bacon.

CRUMPSALL BISCUIT AND SWEETS WORKS.

The purchase of these works in 1873 marked an important stage in the history of the Co-operative Wholesale Society. Up to that time its function had been entirely distributive, but with the acquiring of Crumpsall Works a new departure was inaugurated.

The Committee of the Society, who were then, as now, ever on the alert to secure advantages for the retail stores, saw in these works an opening for the profitable employment of capital, and the results have fully justified their expectations.

Twenty years ago the works presented a much less imposing appearance than is seen to-day. In common with nearly all the undertakings of the Wholesale, rapid growth has attended these works, and although several departments have been completely transferred to other localities, those which are carried on here have so increased that it has become necessary to build to almost double the extent.

Originally devoted to the manufacture of biscuits and sweets, it was not long before jam was also an article of Crumpsall production, but this branch attained such dimensions that in 1896 it was accommodated with a factory to itself at Middleton.

At present the principal goods made here are biscuits, cakes, and boiled and other kinds of sweets, drugs, and drysalteries.

The machinery used is of the most modern type, the ingredients of the purest and best obtainable, and it is not surprising to learn that these articles find an ever-increasing demand.

Then table jellies are also made here, and special attention has been devoted to obtain a really excellent and wholesome product.

Space forbids anything like enumeration of the sundries which are packed at Crumpsall, but almost every variety of grocery sundries is included.

MIDDLETON PRESERVE AND PICKLE WORKS.

This factory is situated at Middleton Junction, near Oldham, and lies about six miles from Manchester. The site is most convenient, having the railway at the back of the building, and a siding specially constructed for the works enables the wagons to be brought completely within cover of the building, thus facilitating both loading and discharging.

The main building is devoted to the manufacture and storage of jam. In the fresh fruit season the scene presented is one of great

activity, and as many as 700 persons are employed. In the large building on the upper floor the fruit is received and carefully picked. During the busiest time as many as 350 women and girls are employed in examining the fruit, removing foreign substances, stalks, &c.

As an instance of the smartness of transit, it might be mentioned that strawberries growing in Kent at noon on one day are picked, packed, and carried to Middleton Works—250 miles distant—by five o'clock the next morning. During the last two years a quantity of fruit from the C.W.S. Estate at Roden, in Shropshire, has been made into jam, and as time goes on considerable developments are expected in this direction.

Here also candied peel is made, and the famous Middleton pickles are prepared.

Everyone who visits these works is struck by the space and cleanliness of the premises, and all Co-operators may rest assured that everything possible is done to provide them with wholesome and palatable articles of diet.

LEICESTER BOOT AND SHOE WORKS.

On the Knighton, or southern, side of Leicester, hard by the Midland main line to London, stands one of the grandest monuments of Co-operative enterprise. How it grew sounds almost like a romance. This Wheatsheaf Co-operative Boot and Shoe Works grew—it grew big, it grew powerful, and as it grew big and powerful it grew in beauty. Beauty is a "hard saying" in regard to a factory; it seems so impossible. But here, just where the town of Leicester melts into its open, beautifully green pastures, stands the finest boot and shoe factory in the whole world. The outward appearance of the structure is imposing, and combined with its noble proportions there is a lightness, an airiness, and a brightness about the whole place that is almost unknown in ordinary factories. Here we have a grand combination of sweetness, light, and industry, and a wonderland of machinery, controlled by male and female operatives, who work in a pure atmosphere, with abundance of daylight and hundreds of shaded electric lamps.

A noticeable feature of this factory is the entire absence of dust; this is effected by an admirable arrangement by which the dust is drawn by a powerful draught through pipes connected with the various machines and deposited outside the building, thus adding greatly to the comfort of the employés.

The manufacture of boots and shoes was commenced in 1873, in Duns Lane. Within the next few years extensions had to be made several times as a matter of course, and finally the Committee decided upon erecting a new factory, and so the Wheatsheaf Works came into existence, being opened in 1891. The buildings cover an area of two acres, but the Society purchased altogether six acres, so there is ample space for further developments.

The total capacity of the whole of the works (Wheatsheaf Works, West End Shoe Works, Duns Lane, and Enderby) is 50,000 pairs per week. **The present production being 35,000 pairs per week, it is obviously to the interest of all the members of retail stores that the works should be run to the maximum capacity and thus reduce the expenses to the minimum.**

IRLAM SOAP AND CANDLE WORKS.

The next productive venture of the C.W.S. was the manufacture of soap. The immense amount spent on advertising and presents in connection with the soap trade must convince the most dense individual that the profits of this business must be enormous. The C.W.S. Committee saw what possibilities were open to Co-operators in the shape of retaining these profits by manufacturing their own soap. Accordingly, Durham Works were opened in 1874. The value of supplies in 1876 was £9,264, and this gradually increased until, in 1894, the sum of £37,684 was reached. But the C.W.S. was not satisfied with this amount of trade, and, in accordance with their usual forward policy, acquired a site on the Manchester Ship Canal, and erected the Irlam Soap, Candle, and Glycerine Works. The average weight of soap despatched weekly is over 170 tons.

The position of the works is one of great advantage, as, owing to the contiguity of the canal, vessels bringing raw produce from Australia, South America, or elsewhere are able to bring their cargoes to the very doors of the works. This in itself constitutes a great economy in handling, transhipping, and expenses connected therewith.

In the laboratory of the works, chemists are constantly engaged in analysing the various products and seeing that the highest standard of efficiency is maintained, and it may be asserted with confidence that the Irlam products are equal to the most belauded articles advertised everywhere.

Co-operators should remember that all these works described in this article are *theirs*, and *their* support is absolutely necessary to ensure the success of these productive enterprises.

HECKMONDWIKE BOOT AND SHOE AND CURRYING WORKS.

These works were commenced in 1880 for the manufacture of the heavier classes of boots and shoes, such as miners' and navvies' for instance. Some of the boots made here are of such a weighty and solid nature that they have earned the title of "Ironclads." Delicate trifles of this kind will turn the scale at 5lbs. each. A considerable demand exists for these heavy goods in the mining districts of the north-east of England, for Co-operation has obtained a strong foothold amongst the stalwart workers of those localities.

In 1887 an important addition was made by including currying.

The general features of the operations carried on resemble those to be seen at Leicester, and the two factories combined are able to supply all ages, conditions, and ranks of men, women, and children with appropriate foot wear.

The purchasers of boots or shoes should always look for the "Wheatsheaf" trade mark, and thus assure themselves that the articles they buy are of genuine material, as in the C.W.S. Works no substitutes are used.

BATLEY WOOLLEN CLOTH WORKS.

By including the manufacture of boots and clothing with those of food and soap, the Wholesale Society affords its members an opportunity of displaying an outward and visible sign of their adherence to Co-operative production.

The Livingstone Mill commenced work about 1871 as the Batley Manufacturing Company Limited. The prospectus stated that the directors were foremen, overlookers, and others practically acquainted with woollen manufactures. Working men were specially invited to become shareholders.

Twelve years afterwards the lack of success brought liquidation, and in 1886 the Wholesale Society decided to acquire the property and work the factory in the interests of its members.

In 1899 goods were supplied to the amount of £44,875, as against £17,189 in 1889. As may be imagined, this great increase in business has meant a corresponding enlargement of the premises.

A designer is specially employed at Batley in order that original designs of novelty and taste may be prepared for Co-operators' wear, and the increasing demand indicates that these cloths are appreciated.

There is still room, however, for considerable improvement in the demand, and it might be effected if store members, when obtaining a fresh "rig-out," would take steps to ascertain whether the cloth is of Batley make.

LEEDS CLOTHING FACTORY.

This factory, though by no means very imposing from the outside, produces a very agreeable surprise to the visitor when once he gets inside the gates. The front of the building overlooks Holbeck Moor, a common once used as a racecourse, but now used by the inhabitants of South-West Leeds as a recreation ground. It is not too much to say that the Leeds Clothing Department has been one of the most successful of the C.W.S. undertakings. Since its commencement at Batley, in 1888, it has steadily increased in the number of hands employed, and the amount of trade done in making and trimming for the year 1899 amounts to £43,746. The present building is the third which has been occupied by this department, the first, as we have stated, being at Batley (Livingstone Mill); but this being found too limited for the ever-increasing trade of this branch of the Wholesale Productive Works, the department was removed in 1890 to more commodious premises, situated in Harper Place, Leeds; and eventually, this also proving inadequate, the "Mint" Factory was purchased by the Wholesale in 1894, and the scene of operations was removed from Harper Place to the present site. Considerable extensions are at present in progress to meet the requirements of the growing trade.

Here again one is confronted with extraordinary evidence of the expedition secured by machinery in the cutting out of the cloth. From twenty to thirty layers of cloth are cut at one time by a steel knife, passing over wheels placed above and below the table; in fact, almost every operation, even the making of buttonholes, is performed by some ingenious mechanism.

It should be a cause of legitimate self-congratulation to the wearers of C.W.S. clothes that no "white slaves" have been toiling in misery, amid unhealthy surroundings, to make these garments.

The arrangements of the light, the spacious apartments, and the bright and cheerful appearance of the workers give an added weight to the claim the C.W.S. makes for generous and consistent trade on the ground of the humane and reasonable treatment of the employés.

DUNSTON FLOUR MILLS.

The first step in the direction of corn milling by the Wholesale Society was taken in 1883, when a resolution was passed that "It is desirable to commence a flour mill in the Newcastle District." The question was not finally settled till 1886, when the Committee's

recommendation was passed. A site admirable in every respect, containing 4,490 square yards, was purchased at Dunston, on the bank of the Tyne, and building operations commenced.

The millers of the North took alarm at these unmistakable signs of activity on the part of the Co-operators, and the report of a ring being formed to oppose the venture caused the Wholesale to urge the work forward, with the result that the projected ring was abandoned. The mill was opened in 1891, and up to December, 1899, the supplies had reached the value of £3,676,325.

About 8,000 sacks of flour are sent out weekly, and for the year ending December, 1899, no less a quantity than 382,713 sacks were sent out from these mills, the quality of the flour produced giving universal satisfaction.

Immediately facing the mill on the opposite side of the river are the enormous Elswick Ordnance Works, extending about a mile and three-quarters along the river front.

As the din of hammers falls upon the ear, one cannot refrain from contrasting the two opposing factories—in the one death-dealing weapons wrought by men for the destruction of their fellows; in the other is produced an essential of existence to sustain life, and, in addition, embodies a principle that is slowly but surely permeating the minds of men, that unity, not division, is the only path to the goal of happiness and content. When this is realised human industry will no longer be engaged in making cannon and shot, but will find employment in such peaceful and useful works as the C.W.S. controls for the benefit of Co-operators.

BROUGHTON CABINET WORKS.

Broughton is quite a little hive of Co-operative industry. Tailoring, furniture, shirts, mantles, corsets, and underclothing are all made here, and there is quite a colony of employés, numbering nearly 1,000.

The Cabinet Works was the first established. It was opened in 1893, and was intended for the manufacture of better-class furniture. But the call for high-class furniture was not as good as was anticipated, and so cheaper work has had to be undertaken. This brings the factory more in competition with the little sweating shops in back streets and alleys, so that it has not had the same opportunity to make profits as the other productive departments of the Wholesale. It redounds, therefore, to the credit of the Broughton Factory and of the Wholesale that, notwithstanding all these adverse circumstances, they have stuck manfully to their

guns. Fair wages are paid to the workers without regard to those workshops where the conditions of labour are far different. If only Co-operators were aware of what the Broughton Cabinet Works, with its splendid equipment of up-to-date machinery, could do for them, the position of the works would, doubtless, be considerably improved.

A successful feature of the Cabinet Works is the Showcase and Shop Fittings Department. Among the stores recently fitted up from Broughton we may mention Earlestown, Colne, Huncote, Wednesbury, Soho, Harrogate, Ripon, Cowes, and New Brompton Societies. The offices of the Rochdale Pioneers' Society, the Leigh Society's Library and Reading-room and Drapery Department fixtures, the London Boardroom, the Tea, Coffee, and Cocoa Department, Leman Street, and the Newcastle Branch Boardroom and Offices are standing testimony to the excellence of the work turned out by the Wholesale Society.

BROUGHTON SHIRT, MANTLE, UNDERCLOTHING, AND CORSET FACTORIES.

The shirts and mantles manufactured at Broughton are deserving of a much wider recognition than they have already received. They are warranted to be good value, and societies may have every confidence in them because they are manufactured in clean and healthy workrooms. It is not at all unlikely that clothing made in filthy sweating dens is responsible for carrying away disease germs from such tainted surroundings, so this question of clean and healthy workrooms is quite as important to the wearer as to the worker.

Work was commenced at the new factory, Broughton, in January, 1896. The ground floor is used as a cutting-room and stockroom, and the packing is carried on at one end. The second room is the machine-room, where the shirts, and also duck jackets, overalls, &c., for mechanics and factory operatives, are made. The third floor is a separate department for the manufacture of underclothing. The mantles used to occupy this third floor, but had to remove to the old Tailoring Factory further down the street, to get more room, and also to leave more for the Underclothing Department.

Another department was commenced in October, 1898, for the manufacture of corsets, which now employs 66 hands. The Shirt Factory employs 126, the Mantles 52, and the Underclothing 50. So this section of the Broughton buildings alone employs nearly 300 people.

Honest work for honest pay is expected, with the result that purchaser and producer alike benefit. The Wholesale has resolutely set its face against sweating, and the successful operations in these much-sweated industries go far to show that better work and a greater production go hand in hand with good wages and fair conditions of labour.

BROUGHTON CLOTHING FACTORY.

This is the largest special order factory round Manchester. Established eight years ago, in 1892, it has already had to be moved several times in order to obtain the requisite accommodation.

The new factory was built in 1897 to hold 800 employés in anticipation of future progress, but already, in order to meet requirements, it is being again extended, and when finished will accommodate about 1,200 workers. It is specially adapted to suit the requirements of the tailoring trade, and already employs 500 to 750 people, according to season, earning wages over £20,000 a year.

Special attention is given at Broughton to the order trade—special men are sent to the societies in the surrounding districts to take measurements. The clothes are then made up, every attention being paid to the style, fit, and finish of each garment, and the result is a largely increasing trade. The system has been of great benefit to many societies who have no Tailoring Department, this having been the means of bringing together the nucleus of a tailoring trade so that societies have been able to start in this business on their own account and conduct it from the first profitably. After all it is only a further proof of the advantages derivable from combination of interests.

LONGSIGHT PRINTING WORKS.

So large had the requirements of the Wholesale for printing, bookbinding, &c., grown, that it was deemed advisable to establish a Printing Department. In January, 1895, work was commenced in Holgate Street, Manchester, where very soon over 150 employés were busily engaged.

A distinct success from the beginning, the building in Holgate Street was soon found far too small, and in July, 1898, the business was transferred to the new works which had been erected at Longsight, about 2½ miles away. The new building is 220ft. square, and consists mainly of one great room, divided into three portions by low partitions. The first contains the heavy litho-

graphic and letterpress printing machines. These are of the most modern type, capable of turning out very quickly the best class of work. The second portion is occupied by the compositors, and the third is used by the ruling and bookbinding departments. A large basement, excavated under the composing and binding rooms, is used as a paper stockroom and for packing. Heavy machinery will also be put down here ultimately. The front of the building in Hamilton Road is two-storeyed, and contains the offices, the artists' room, and the Pattern-card Making Department.

All the machinery is driven by electricity, generated by powerful dynamos, each machine having its own motor. The same dynamos also supply the electric lighting. Many advantages are obtained by this system, not the least of which is initial economy, there being no gearing, shafting, and belts. All these are done away with, with the result that there is a remarkable freedom from dust and dirt and oil, and there is considerably less risk of accident to life and limb.

The publication of the "Wheatsheaf" is no light task. The circulation has now risen to over 170,000 copies monthly. The "Annual" since 1897 has been printed and bound in the Society's works, and gives further proof that the work turned out is second to none.

THE TOBACCO FACTORY.

The establishment of this factory was due to the rapid growth of the trade, which appeared to promise a profitable investment for the members of the C.W.S., the annual trade in tobacco, cigars, and snuff then amounting to £215,000 in 1897.

The Wholesale decided to commence the manufacture of tobacco, and after mature consideration a building in Sharp Street, within easy reach of Balloon Street, was acquired, and fitted with all the necessary equipments for the business. Very soon after work was started it became apparent that extension would be imperative, and considerable additions have already been made to the original premises, making it one of the finest factories of its kind in the kingdom.

The sales for the first 15½ weeks amounted to £23,276, and the annual output from these works is now £220,000, or nearly 1,500,000lbs.

The manufacture of cigars and cigarettes has recently been added, and has met with great success. The demand for these famous productions is ever increasing, and the factory has secured more than 70 per cent. of the C.W.S. trade with societies.

For the first year ending June, 1899, the profit realised was £3,312.

These facts afford weighty testimony to the excellence of the varieties of "the weed," and it is hoped that all Co-operative worshippers at the shrine of "Nicotiana" will see that the incense they offer as a burnt sacrifice comes from the Sharp Street Factory.

WEST HARTLEPOOL LARD REFINERY.

The establishment of the Lard Refinery marked another step taken by the C.W.S. in the production of pure and wholesome articles of diet.

Although civilisation has made great advances during this century, we find that adulteration of food is not yet numbered with extinct evils.

Production for profit, with no consideration of moral obligation, is responsible for these injurious tricks of trade. Through the C.W.S. the Co-operators manufacture for themselves both food and clothing, and by this means the incentive to underhanded malpractices is abolished.

In addition to the refining of lard, a considerable trade is also done in the pickling of eggs. The business at the Refinery promises to be a success, as a net profit of £5,472 has been recorded since its commencement in April, 1896.

LITTLEBOROUGH FLANNEL FACTORY.

This factory was, prior to its acquirement by the C.W.S., carried on under the title of the Lancashire and Yorkshire Productive Society.

The formation of this Society was initiated in 1872, at a meeting of the united organisation of Yorkshire societies.

Looked at in the light of later events, it is interesting to note that in the discussion it was strongly urged that the Wholesale should undertake the work, but it was eventually decided to start the factory as an independent concern, only Co-operative societies and employés in the mill being admitted as shareholders.

From various causes the society was not successful, and in 1878 it was put into voluntary liquidation, with the late J. T. W. Mitchell as liquidator, and after Mr. Mitchell's death by Mr. Shillito.

It was then carried on until April, 1898, when it was purchased by the Wholesale Society, and so far the results have been perfectly satisfactory.

RUSHDEN BOOT AND SHOE WORKS.

The latest venture of the C.W.S. is the extension of their boot and shoe industry to the historic county of Northampton.

At the small but enterprising town of Rushden, situate on a branch line of the Midland Railway, about five miles from Wellingborough, the Wholesale Society bought small premises, and commenced manufacturing boots and shoes.

A large plot of land has been acquired adjoining, and on this a spacious factory is being built, under the best hygienic conditions for the workers, a factor which has always been studied by the C.W.S.

Here it is intended to manufacture all kinds of light and medium men's and boys' work, at the same time paying the highest trade union rate of wages.

MEETINGS AND OTHER COMING EVENTS IN CONNECTION WITH THE SOCIETY IN 1901.

Feb. 2—Saturday....Nomination Lists: Last day for receiving.

Mar. 5—Tuesday ....Voting Lists: Last day for receiving.

„ 9—Saturday....Newcastle and London Branch and Divisional Quarterly Meetings.

„ 16—Saturday....General Quarterly Meeting—Manchester.

May 4—Saturday....Nomination Lists: Last day for receiving.

June 4—Tuesday ....Voting Lists: Last day for receiving.

„ 8—Saturday....Newcastle and London Branch and Divisional Quarterly Meetings.

„ 15—Saturday....General Quarterly Meeting—Manchester.

„ 22—Saturday....Half-yearly Stocktaking.

Aug. 10—Saturday....Nomination Lists: Last day for receiving.

Sep. 10—Tuesday ....Voting Lists: Last day for receiving.

„ 14—Saturday....Newcastle and London Branch and Divisional Quarterly Meetings.

„ 21—Saturday....General Quarterly Meeting—Manchester.

Nov. 9—Saturday....Nomination Lists: Last day for receiving.

Dec. 10—Tuesday ....Voting Lists: Last day for receiving.

„ 14—Saturday....Newcastle and London Branch and Divisional Quarterly Meetings.

„ 21—Saturday....General Quarterly Meeting—Manchester.

„ 28—Saturday....Half-yearly Stocktaking.

PRINCIPAL EVENTS IN CONNECTION WITH THE CO-OPERATIVE WHOLESALE SOCIETY

SINCE ITS COMMENCEMENT.

Year.	Day.	Events.
1863	Aug. 11	Co-operative Wholesale Society enrolled.
1864	Mar. 14	Co-operative Wholesale Society commenced business.
1866	April 24	Tipperary Branch opened.
1868	June 1	Kilmallock Branch opened.
1869	Mar. 1	Balloon Street Warehouse opened.
„	July 12	Limerick Branch opened.
1871	Nov. 26	Newcastle-on-Tyne Branch opened.
1872	July 1	Manchester Boot and Shoe Department commenced.
„	Oct. 14	Bank Department commenced.
1873	Jan. 13	Crumpsall Works purchased.
„	April 14	Armagh Branch opened.
„	June 2	Manchester Drapery Department established.
„	July 14	Waterford Branch opened.
„	Aug. 4	Cheshire Branch opened.
„	„ 4	Leicester Works purchased.
„	„ 16	Insurance Fund established.
„	Sept. 15	Leicester Works commenced.
1874	Feb. 2	Tralee Branch opened.
„	Mar. 9	London Branch established.
„	Oct. 5	Durham Soap Works commenced.
1875	April 2	Liverpool Purchasing Department commenced.
„	June 15	Manchester Drapery Warehouse, Dantzic Street, opened.
1876	Feb. 14	Newcastle Branch Buildings, Waterloo Street, opened.
„	„ 21	New York Branch established.
„	May 24	S.S. "Plover" purchased.
„	July 16	Manchester Furnishing Department commenced.
„	Aug. 5	Leicester Works first Extensions opened.
1877	Jan. 15	Cork Branch established.
„	Oct. 25	Land in Liverpool purchased.
1879	Feb. 21	S.S. "Pioneer," Launch of.
„	Mar. 24	Rouen Branch opened.

PRINCIPAL EVENTS IN CONNECTION WITH THE CO-OPERATIVE WHOLESALE SOCIETY

SINCE ITS COMMENCEMENT—*continued.*

YEAR.	DAY.	EVENTS.
1879 ..	Mar. 29 ..	S.S. "Pioneer," Trial trip.
„ ..	June 30 ..	Goole Forwarding Department opened.
1880 ..	Jan. 30 ..	S.S. "Plover" sold.
„ ..	July 27 ..	S.S. "Cambrian" purchased.
„ ..	Aug. 14 ..	Heckmondwike Boot and Shoe Works commenced.
„ ..	Sept. 27 ..	London Drapery Department commenced in new premises, 99, Leman Street.
1881 ..	June 6 ..	Copenhagen Branch opened.
1882 ..	Jan. 18 ..	Garston Forwarding Depôt commenced.
„ ..	Oct. 31 ..	Leeds Saleroom opened.
„ ..	Nov. 1 ..	London Tea and Coffee Department commenced.
1883 ..	July 21 ..	S.S. "Marianne Briggs" purchased.
1884 ..	April 7 ..	Hamburg Branch commenced.
„ ..	May 31 ..	Leicester Works second Extensions opened.
„ ..	June 25 ..	Newcastle Branch—New Drapery Warehouse opened.
„ ..	Sept. 13 ..	Commemoration of the Society's Twenty-first Anniversary at Newcastle-on-Tyne and London.
„ ..	„ 20 ..	Commemoration of the Society's Twenty-first Anniversary at Manchester.
„ ..	„ 29 ..	Bristol Depôt commenced.
„ ..	Oct. 6 ..	S.S. "Progress," Launch of.
1885 ..	Aug. 25 ..	Huddersfield Saleroom opened.
„ ..	Dec. 30 ..	Fire—Tea Department, London.
1886 ..	April 22 ..	Nottingham Saleroom opened.
„ ..	Aug. 25 ..	Longton Crockery Depôt opened.
„ ..	Oct. 12 ..	S.S. "Federation," Launch of.
1887 ..	Mar. 14 ..	Batley Mill commenced.
„ ..	June 1 ..	S.S. "Progress" damaged by fire at Hamburg.
„ ..	July 21 ..	Manchester—New Furnishing Warehouse opened.
„ ..	Aug. 29 ..	Heckmondwike—Currying Department commenced.
„ ..	Nov. 2 ..	London Branch—New Warehouse opened.
„ ..	„ 2 ..	Manufacture of Cocoa and Chocolate commenced.
1888 ..	July 7 ..	S.S. "Equity," Launch of.
„ ..	Sept. 8 ..	S.S. "Equity," Trial trip.

PRINCIPAL EVENTS IN CONNECTION WITH THE CO-OPERATIVE WHOLESALE SOCIETY

SINCE ITS COMMENCEMENT—*continued.*

Year.	Day.	Events.
1888 ..	Sept. 27 ..	S.S. "Cambrian" sold.
„ ..	Oct. 14 ..	Fire—Newcastle Branch.
1889 ..	Feb. 18 ..	Enderby Extension opened.
„ ..	Nov. 11 ..	Longton Depôt—New Premises opened.
1890 ..	Mar. 10 ..	S.S. "Liberty," Trial trip.
„ ..	May 16 ..	Blackburn Saleroom opened.
„ ..	June 10 ..	Leeds Clothing Factory commenced.
„ ..	Oct. 22 ..	Northampton Saleroom opened.
1891 ..	April 18 ..	Dunston Corn Mill opened.
„ ..	Oct. 22 ..	Cardiff Saleroom opened.
„ ..	Nov. 4 ..	Leicester New Works opened.
„ ..	„ 16 ..	Aarhus Branch opened.
„ ..	Dec. 24 ..	Fire at Crumpsall Works.
1892 ..	May 5 ..	Birmingham Saleroom opened.
1893 ..	„ 8 ..	Broughton Cabinet Factory opened.
1894 ..	June 29 ..	Montreal Branch opened.
1895 ..	Jan. 23 ..	Printing Department commenced.
„ ..	Aug. 5 ..	Gothenburg Branch opened.
„ ..	Oct. 2 ..	Irlam Soap Works opened.
„ ..	„ 10 ..	Loss of the S.S. "Unity."
1896 ..	April 24 ..	West Hartlepool Refinery purchased.
„ ..	June 26 ..	Middleton Preserve Works commenced.
„ ..	June 13 ..	Roden Estate purchased.
„ ..	July 1 ..	"Wheatsheaf" Record—first publication.
1897 ..	Feb. 10 ..	New Northampton Saleroom opened.
„ ..	Mar. 1 ..	Manufacture of Candles commenced at Irlam.
„ ..	„ 22 ..	New Tea Department Buildings opened.
„ ..	Aug. 7 ..	Sydney Depôt commenced.
„ ..	Sept. 16 ..	Banbury Creamery opened.
1898 ..	April 1 ..	Littleboro' Flannel Mill acquired.
„ ..	May 9 ..	Tobacco Factory commenced.
„ ..	July 11 ..	Longsight Printing Works commenced.
„ ..	Oct. 20 ..	Corset Factory commenced.
1900 ..	Mar. 24 ..	Rushden Factory commenced.
„ ..	June 20 ..	Silvertown Flour Mill opened.

List of Telegraphic Addresses.

CENTRAL, MANCHESTER :
"WHOLESALE, MANCHESTER."

NEWCASTLE BRANCH ;
"WHOLESALE, NEWCASTLE-ON-TYNE."

LONDON BRANCH :
"WHOLESALE, LONDON."

BRISTOL DEPÔT :
"WHOLESALE, BRISTOL."

LIVERPOOL OFFICE AND WAREHOUSE :
"WHOLESALE, LIVERPOOL."

LEEDS SALE AND SAMPLE ROOMS :
"WHOLESALE, LEEDS."

CRUMPSALL WORKS :
"BISCUIT, MANCHESTER."

MIDDLETON PRESERVE WORKS :
"WHOLESALE, MIDDLETON JUNCTION."

IRLAM SOAP WORKS :
"WHOLESALE, CADISHEAD."

CARDIFF SALEROOM :
"WHOLESALE, CARDIFF."

LEICESTER SHOE WORKS :
"WHOLESALE, LEICESTER."

HECKMONDWIKE SHOE WORKS :
"WHOLESALE, HECKMONDWIKE."

BATLEY WOOLLEN MILL :
"WHOLESALE, BATLEY."

LEEDS READY-MADES FACTORY :
"SOCIETY, LEEDS."

LONGTON CROCKERY DEPÔT :
"WHOLESALE, LONGTON (STAFF.)."

CORN MILL, DUNSTON-ON-TYNE :
"WHOLESALE, DUNSTON, GATESHEAD."

NORTHAMPTON SALEROOM :
"WHOLESALE, NORTHAMPTON."

TOBACCO FACTORY :
"TOBACCO, MANCHESTER."

LONGSIGHT PRINTING WORKS :
"TYPOGRAPHY, MANCHESTER."

LITTLEBOROUGH FLANNEL MILLS :
"WHOLESALE, LITTLEBOROUGH."

HARTLEPOOL LARD REFINERY :
"WHOLESALE, WEST HARTLEPOOL."

RUSHDEN BOOT WORKS :
"WHOLESALE, RUSHDEN."

SILVERTOWN FLOUR MILL :
"CO-OPERATIF, LONDON."

Telephonic Communication.

Our Premises in the following towns are directly connected with the Local Telephone System :—

	Nos.
MANCHESTER—GENERAL OFFICES	802
„ „ „	2777
„ DRAPERY DEPARTMENT	908
„ BOOT AND SHOE DEPARTMENT	3546
„ FURNISHING DEPARTMENT	1755
CRUMPSALL—Sub to MANCHESTER GENERAL OFFICES.	802A
LONGSIGHT— „ „ „ „	802 and 2777
BROUGHTON—CABINET WORKS	3063
NEWCASTLE—West Blandford Street	1260
„ „ „ „	1787
„ „ „ „	1989
„ „ „ „	*284
„ Waterloo Street	*284
„ Quayside Office	1710
LONDON—GENERAL OFFICE	2591
„ GROCERY SALEROOM	5572
„ DRAPERY	5571
„ TEA DEPARTMENT	5570
„ FURNISHING and BOOT DEPARTMENT	2592
BRISTOL—OFFICE	40
„ SALEROOM	940
LIVERPOOL	397
GARSTON	6
GOOLE	2
LEICESTER	235
LONGTON	4016
DUNSTON	1261
„	*2
LEEDS READY-MADES, HOLBECK	1648
WEST HARTLEPOOL REFINERY	286
MIDDLETON—PRESERVE WORKS (Failsworth)	33
RUSHDEN	610
SILVERTOWN—ALBERT DOCK	602
NORTHAMPTON SALEROOM	206
BATLEY	101

*Post Office System. All others National Telephone Company.

CO-OPERATIVE WHOLESALE SOCIETY LIMITED.

PAST MEMBERS OF GENERAL COMMITTEE.

Name.	Address.	Elected.	Retired.
*A. Greenwood	Rochdale	1863 August	1870 August.
†Councillor Smithies	Rochdale	1863 August	1869 May.
§James Dyson	Manchester	1863 August	1867 May.
Edward Hooson	Manchester	1863 August	1864 March.
		1866 May	1869 Dec.
John Hilton	Middleton	1863 August	1868 Nov.
*James Crabtree	Heckmondwike	1863 August	1864 March.
		1865 Nov.	1874 May.
		1885 Dec.	1886 March.
		1886 June	1889 Dec.
Joseph Thomasson	Oldham	1863 August	1864 March.
		1866 May	1869 Nov.
Charles Howarth	Heywood	1864 March	1866 October.
J. Neild	Mossley	1864 March	1865 Nov.
		1867 Nov.	1868 Nov.
Thomas Cheetham	Rochdale	1864 March	1865 Nov.
W. Nuttall	Oldham	1865 Nov.	1866 Feb.
		1876 June	1877 Dec.
§E. Longfield	Manchester	1867 May	1867 Nov.
†J. M. Percival	Manchester	1868 Feb.	1868 May.
		1870 Feb.	1872 August.
		1876 March	1882 June.
Isaiah Lee	Oldham	1867 Nov.	1868 Nov.
§D. Baxter	Manchester	1868 May	1871 May.
J. Swindells	Hyde	1868 Nov.	1869 Nov.
T. Sutcliffe	Todmorden	1868 Nov.	1869 Nov.
‡James C. Fox	Manchester	1868 Nov.	1871 May.
W. Marcroft	Oldham	1869 May	1871 May.
Thomas Pearson	Eccles	1869 Nov.	1871 Nov.
R. Holgate	Over Darwen	1869 Nov.	1870 Nov.
A. Mitchell	Rochdale	1870 August	1870 Nov.
W. Moore	Batley Carr	1870 Nov.	1871 August.
‡Titus Hall	Bradford	1871 May	1874 Dec.
		1877 June	1885 Dec.

PAST MEMBERS OF GENERAL COMMITTEE—*continued.*

Name.	Address.	Elected.	Retired.
B. Hague	Barnsley	1871 May 1874 Dec.	1873 May. 1884 Sept.
Thomas Shorrocks	Over Darwen	1871 May	1871 Nov.
‡R. Allen	Oldham	1871 August	1877 April.
Job Whiteley	Halifax	1871 August 1873 Feb.	1872 Feb. 1874 Feb.
‡Thomas Hayes	Failsworth	1871 Nov.	1873 August.
Jonathan Fishwick	Bolton	1871 Nov.	1872 Feb.
J. Thorpe	Halifax	1872 Feb.	1873 Feb.
‡W. Johnson	Bolton	1872 Feb. 1877 June	1876 June. 1885 March.
§H. Whiley	Manchester	1872 August 1874 May	1874 Feb. 1876 March.
J. Butcher	Banbury	1873 May	1873 August.
H. Atkinson	Blaydon-on-Tyne	1873 August	1874 Dec.
J. F. Brearley	Oldham	1874 Feb.	1874 Dec.
Robert Cooper	Accrington	1874 Feb.	1876 June.
H. Jackson	Halifax	1874 Dec.	1876 June.
J. Pickersgill	Batley Carr	1874 Dec.	1877 March.
W. Barnett	Macclesfield	1874 Dec.	1882 Sept.
John Stansfield	Heckmondwike	1874 Dec,	1898 June.
S. Lever	Bacup	1876 Sept. 1886 March	1885 Sept. 1888 May.
F. R. Stephenson	Halifax	1876 Sept.	1877 March.
R. Whittle	Crewe	1877 Dec.	1886 March.
‡Thos. Swann	Masborough	1882 Sept.	1899 Feb.
Joseph Mc.Nab	Hyde	1883 Dec.	1886 March.
James Hilton	Oldham	1884 Sept.	1890 January.
Samuel Taylor	Bolton	1885 Sept.	1891 Dec.
William P. Hemm	Nottingham	1888 Sept.	1889 August.
H. C. Pingstone	Manchester	1886 March	1894 June.
*§J. T. W. Mitchell	Rochdale	1869 Nov.	1895 March.
E. Hibbert	Failsworth	1882 Sept.	1895 June.
James Lownds	Ashton-under-Lyne	1885 March	1895 July.

* Held Office as President.
‡ Held Office as Secretary.
† Held Office as Secretary and Treasurer.
§ Held Office as Treasurer.

* PAST MEMBERS OF NEWCASTLE BRANCH COMMITTEE.

Name.	Address.	Elected.	Retired.
George Dover	Chester-le-Street ...	1874 Dec.	1877 Sept.
Humphrey Atkinson ..	Blaydon-on-Tyne ..	1874 Dec.	1879 May.
†James Patterson.....	West Cramlington ..	1874 Dec.	1877 Sept.
John Steel	Newcastle-on-Tyne ..	1874 Dec.	1876 Sept.
William Green	Durham	1874 Dec.	1891 Sept.
Thomas Pinkney	Newbottle	1874 Dec.	1875 March.
†John Thirlaway	Gateshead	1876 Dec.	1892 May.
William Robinson	Shotley Bridge	1877 Sept.	1884 June.
William J. Howat	Newcastle-on-Tyne ..	1877 Dec.	1883 Dec.
J. Atkinson	Wallsend	1883 Dec.	1890 May.
George Fryer	Cramlington	1883 Dec.	1887 Dec.
Matthew Bates	Newcastle-on-Tyne ..	1884 June	1893 June.
Richard Thomson	Sunderland	1874 Dec.	1893 Sept.
George Scott	Newbottle	1879 May	1893 Dec.

* PAST MEMBERS OF LONDON BRANCH COMMITTEE.

Name.	Address.	Elected.	Retired.
J. Durrant	Arundel	1874 Dec.	1875 Dec.
John Green	Woolwich.....	1874 Dec.	1876 Dec.
†Thomas Fowe	Buckfastleigh	1874 Dec.	1878 March.
†William Strawn	Sheerness	1875 Dec.	1882 March.
Frederick Lamb.....	Banbury	1876 Dec.	1888 Dec.
F. A. Williams	Reading	1882 June	1886 Sept.
J. J. B. Beach	Colchester	1886 Dec.	1888 Dec.
T. E. Webb	Battersea	1874 Dec.	1896 Dec.

* Newcastle and London Branch Committees constituted December, 1874.
† Held Office as Secretary.

CO-OPERATIVE WHOLESALE SOCIETY LIMITED.

MEMBERS OF GENERAL, AND NEWCASTLE AND LONDON BRANCH COMMITTEES WHO HAVE DIED DURING TIME OF OFFICE.

NAME.	ADDRESS.	DATE OF DEATH.
	GENERAL.	
Edward Hooson.....	Manchester.....	December 11th, 1869.
Robert Allen	Oldham	April 2nd, 1877.
Richard Whittle	Crewe	March 6th, 1886.
Samuel Lever.....	Bacup	May 18th, 1888.
William P. Hemm	Nottingham	August 21st, 1889.
James Hilton.....	Oldham	January 18th, 1890.
Samuel Taylor	Bolton	December 15th, 1891.
J. T. W. Mitchell	Rochdale.....	March 16th, 1895.
E. Hibbert	Failsworth	June 25th, 1895.
James Lownds	Ashton-un-Lyne..	July 27th, 1895.
Thos. Swann	Masboro'.....	February 15th, 1899.
	NEWCASTLE.	
J. Atkinson.....	Wallsend.....	May 25th, 1890.
William Green	Durham	September 9th, 1891.
John Thirlaway.....	Gateshead	May 1st, 1892.
	LONDON.	
J. J. B. Beach	Colchester	December 21st, 1888.
T. E. Webb.....	Battersea	December 2nd, 1896.

LIST OF CO-OPERATIVE CONGRESSES AND PRESIDENTS.

(Compiled by the Co-operative Union.)

No.	Year.	Date of Opening.	Where Held.	President of First Day.	President of Second Day.	President of Third Day.
1	1869	May 31	London: Society of Arts, John Street, Adelphi.	T. Hughes, M.P.....	A. J. Mundella, M.P.	W. Morrison, M.P.
2	1870	June 6	Manchester: Memorial Hall.....	W. Morrison, M.P.....	Rev. W. N. Molesworth, M.A.	J. T. Hibbert, M.P.
3	1871	April 10	Birmingham: Midland Institute	Hon. Auberon Herbert, M.P.	C. Cattell.....	W. Morrison, M.P.
4	1872	„ 1	Bolton: Co-operative Hall.....	T. Hughes, M.P.....	E. V. Neale.....	W. Morrison, M.P.
5	1873	„ 12	Newcastle-on-Tyne: Mechanics' Institute.	Joseph Cowen, jun. ..	W. Morrison, M.P..	T. Hughes, M.P.
6	1874	„ 6	Halifax: Mechanics' Hall	Thomas Brassey, M.P.	W. Morrison	W. Morrison.
7	1875	Mar. 29	London: Co-operative Institute	Professor T. Rogers ..	T. Hughes, Q.C.....	W. Morrison.
8	1876	April 17	Glasgow: Assembly Rooms, 138, Bath Street.	*Professor Caird	G. Anderson, M.P. ..	James Crabtree.
9	1877	„ 2	Leicester: Museum Hall	Hon. Auberon Herbert.	Lloyd Jones	Abraham Greenwood.
10	1878	„ 22	Manchester: Co-operative Hall, Downing Street.	Marquis of Ripon	Bishop of Manchester	Dr. John Watts.
11	1879	„ 14	Gloucester: Corn Exchange	Professor Stuart.....	J. T. W. Mitchell ..	James Crabtree.
12	1880	May 17	Newcastle-on-Tyne: Bath Lane Schoolroom.	Bishop of Durham....	R. S. Watson	H. R. Bailey.
13	1881	June 6	Leeds: Albert Hall	Lord Derby	T. Hughes, Q.C.....	James Crabtree.
14	1882	May 29	Oxford: Town Hall.....	Lord Reay	Councillor Pumphrey	George Hines.

LIST OF CO-OPERATIVE CONGRESSES AND PRESIDENTS—*continued.*

No.	Year.	Date of Opening.	Where Held.	President of First Day.	President of Second Day.	President of Third Day.
15	1883	May 14	Edinburgh: Oddfellows' Hall	Rt. Hon. W. E. Baxter, M.P.	William Maxwell ..	John Allan.
16	1884	June 2	Derby: Lecture Hall	Sedley Taylor, M.A. ..	A. Scotton	Councillor Hartley.
17	1885	May 25	Oldham: Co-operative Hall, King St.	Lloyd Jones.....	F. Hardern.....	Lewis Feber.
18	1886	June 14	Plymouth: Guildhall.....	Earl of Morley	A. H. D. Acland, M.P.	J. H. Young.
19	1887	May 30	Carlisle: Her Majesty's Theatre	G. J. Holyoake	Sir W. Lawson, M.P.	Councillor Rule.
20	1888	„ 21	Dewsbury: Co-operative Hall	E. V. Neale	Marquis of Ripon ..	John Cave, jun.
21	1889	June 10	Ipswich: Public Hall.....	Professor A. Marshall.	B. Jones	George Hines.
22	1890	May 26	Glasgow: City Hall.....	Earl of Rosebery.....	William Maxwell ..	James Deans.
23	1891	„ 18	Lincoln: Drill Hall.....	A. H. D. Acland, M.P.	D. Mc.Innes	J. Hepworth.
24	1892	June 6	Rochdale: Baillie Street Chapel	J. T. W. Mitchell, J.P.	A. Greenwood.....	Councillor Cheetham.
25	1893	May 22	Bristol: Hall of the Y.M.C.A.	Councillor G. Hawkins.	J. Clay, J.P.	W. H. Brown, C.C.
26	1894	„ 14	Sunderland: Victoria Hall	T. Tweddell, J.P., F.R.G.S.	J. M'Kendrick	W. Crooks.
27	1895	June 3	Huddersfield: Town Hall	Geo. Thomson.....	T. Bland, J.P.....	Jas. Broadbent.
28	1896	May 25	Woolwich: Tabernacle, Beresford St.	†B. Jones	B. Jones	B. Jones.
29	1897	June 7	Perth: City Hall.....	Wm. Maxwell, J.P.....	Wm. Maxwell, J.P..	Wm. Maxwell, J.P.
30	1898	May 30	Peterborough: Theatre Royal, Broadway.	‡D. Mc.Innes.....	D. Mc.Innes	D. Mc.Innes.
31	1899	„ 22	Liverpool: St. George's Hall.....	F. Hardern, J.P.....	F. Hardern, J.P. ..	F. Hardern, J.P.
32	1900	June 4	Cardiff: Park Hall	W. H. Brown.....	W. H. Brown	W. H. Brown.

*Inaugural Address delivered by Prof. Hodgson. †Inaugural Address delivered by Earl of Winchilsea. ‡Inaugural Address delivered by Bishop of London.

LIST OF PAPERS READ AT CO-OPERATIVE CONGRESSES SINCE 1869,

TOGETHER WITH NAMES OF WRITERS.

(Compiled by the Co-operative Union.)

No.	Year.	Place of Congress Meeting.	Title of Paper.	Name of Writer.
1	1869	London.....	Trade Unions and Co-operation	John Frearson.
2	,,	,, ...	The North of England Co-operative Wholesale Society	W. Nuttall.
3	,,	,, ...	Co-operation: How to Secure Safe Progress Therein.....	Dr. John Watts.
4	,,	,, ...	Associated Homes	Col. Henry Clinton.
5	,,	,, ...	Higher Aims of Co-operation and How to Realise Them.....	Dr. Travis.
6	,,	,, ...	Organisation and Co-operation	— Bray.
7	,,	,, ...	The Principles of Co-operation as Applied to Credit.....	R. B. D. Morier.
8	,,	,, ...	The Best Means of Making Co-operative Societies Mutually Helpful	Rev. W. N. Molesworth.
9	,,	,, ...	Self-supporting Educational Establishments	Ion Perdicaris.
10	,,	,, ...	Co-operative Libraries and the Principles on which they should be Formed and Managed.	W. E. A. Axon, F.R.S.L.
11	,,	,, ...	Industrial Partnerships	A. Briggs.
12	,,	,, ...	Co-operative Organisation and Propaganda.....	W. Pare, F.S.S.
13	,,	,, ...	National Co-operative Organisation	J. Borrowman.
14	,,	,, ...	Land, Labour, and Capital	E. T. Craig.
15	,,	,, ...	A London Co-operative Board.....	G. J. Holyoake.
16	,,	,, ...	The Claims of Co-operative Societies to the Use of Public Land for Agricultural and Building Purposes.	T. Hare.

LIST OF PAPERS READ AT CO-OPERATIVE CONGRESSES SINCE 1869—*continued.*

No.	Year.	Place of Congress Meeting.	Title of Paper.	Name of Writer.
17	1869	London.....	Causes of Failure in Co-operative Stores.....	R. Harper.
18	,,	,, ...	,, ,, ,, ,, ...	N. Wilkinson.
19	,,	,, ...	,, ,, ,, ,, ...	J. C. Farn.
20	,,	,, ...	Hindrances to Co-operation	J. T. Mc.Innes.
21	,,	,, ...	Co-operative Production	Malcolm Macleod.
22	,,	,, ...	Co-operative Trading Companies	J. Samuelson.
23	1870	Manchester	The Relation of Trade and other Societies to the Co-operative Movement.	Malcolm Macleod.
24	,,	,, ...	Co-operative Cottage Building	W. Nuttall.
25	,,	,, ...	Co-operative Newspaper	Lloyd Jones.
26	,,	,, ...	Co-operative Bank.....	W. Pare.
27	,,	,, ...	Prospects and Objects of Co-operation.....	E. V. Neale.
28	,,	,, ...	The Amendment of the Law relating to Co-operative Societies.....	J. M. Ludlow.
29	,,	,, ...	Co-operation and Education	T. Slater.
30	1871	Birmingham	The More Complete Organisation of the Co-operative Body	R. Bailey Walker.
31	,,	,, ...	Co-operative Insurance.....	A. Howard.
32	,,	,, ...	Co-operation and Trade Unions	H. R. Slatter.
33	,,	,, ...	People's Banks	R. B. D. Morier, C.B.
34	,,	,, ...	The Establishment of a Co-operative Bank	Anonymous.
35	,,	,, ...	Co-operative Industrial Colleges.....	W. Pare, F.S.S.
36	,,	,, ...	The State of the Law affecting Co-operative Societies	E. V. Neale.

LIST OF PAPERS READ AT CO-OPERATIVE CONGRESSES SINCE 1869—*continued.*

No.	Year.	Place of Congress Meeting.	Title of Paper.	Name of Writer.
37	1871	Birmingham	London Co-operative Agency	R. Stephens.
38	1872	Bolton	Mutual Guarantee.....	E. O. Greening.
39	„	„	The Check System.....	J. Borrowman.
40	„	„	A Plea for Checking the Cash taken by Salesmen	J. Watt.
41	„	„	Co-operative Check System.....	W. Nuttall.
42	„	„	Productive Co-operation	J. Borrowman.
43	„	„	Production of Flour by the Wholesale Society	— Mc.Pherson.
44	„	„	How to Dispose of the Surplus Capital of Co-operative Societies	F. Smith.
45	„	„	Co-operative Agriculture	R. Stapleton.
46	„	„	How the Rapidly Accumulating Capital of Co-operators may be Best Employed.	E. T. Craig.
47	„	„	Federative Trading	Lloyd Jones.
48	„	„	The Extension of Wholesale Co-operative Societies	J. Borrowman.
49	1873	Newcastle-on-Tyne	The Most Efficient and Practical Plan of Arranging the Powers and Duties of the Central Board.	E. V. Neale.
50	„	„	Principles and Methods of Voting.....	J. T. Mc.Innes.
51	„	„	The Best Means of Promoting Co-operative Production	J. Borrowman.
52	„	„	„ „ „ „ „	G. J. Holyoake.
53	„	„	Some Hints on the Problem of Co-operative Production.....	J. M. Ludlow.
54	„	„	The *Co-operative News*.....	T. Hayes.

LIST OF PAPERS READ AT CO-OPERATIVE CONGRESSES SINCE 1869—*continued.*

No.	Year.	Place of Congress Meeting.	Title of Paper.	Name of Writer.
55	1873	Newcastle-on-Tyne	The Journalism of the Movement	G. J. Holyoake.
56	„	„	How to Increase Co-operation	P. H. Holland.
57	„	„	The Highest Form of Co-operation	Dr. Henry Travis.
58	1874	Halifax	Mode of Appointing the Central Board	E. V. Neale.
59	„	„	The Leakage Question	— Whiteley.
60	„	„	The Progress and Consolidation of Co-operation	Lloyd Jones.
61	„	„	The Future of Labour in Co-operation	E. O. Greening.
62	„	„	Co-operative Production	J. Borrowman.
63	„	„	A Plea for a Truly Co-operative Press	E. O. Greening.
64	„	„	The Best Form of the Co-operative Organ	J. T. Mc.Innes.
65	„	„	Co-operative Propaganda	G. J. Holyoake.
66	„	„	Higher Education on Co-operative Principles	— Cunningham.
67	„	„	Equitable Distribution of Profits	J. Holmes.
68	„	„	Trade Unions in Relation to Co-operation	Lloyd Jones.
69	1875	London	The Schulze-Delitzsch System of Banking	W. Morrison.
70	„	„	Co-operation *v.* Individualism	R. Kyle.
71	„	„	Co-operative Production	E. O. Greening.
72	„	„	The Management of Productive Societies	F. Smith.
73	„	„	The Management and Best Form of Constitution to be given to Productive Societies, &c.	E. V. Neale.

LIST OF PAPERS READ AT CO-OPERATIVE CONGRESSES SINCE 1869—*continued.*

No.	Year.	Place of Congress Meeting.	Title of Paper.	Name of Writer.
74	1875	London	The Present State of the Co-operative Movement and the Future before it	Bailey Walker.
75	,,	,,	Proposal of a National Industrial Orphanage	Dr. Rutherford.
76	,,	,,	Proposal for the Establishment of International Co-operation	G. J. Holyoake.
77	,,	,,	International Co-operation	Dr. Worrall.
78	,,	,,	Trade Societies' Funds and Co-operative Production	Lloyd Jones.
79	1876	Glasgow	The Policy of Paying High Dividends	E. V. Neale.
80	,,	,,	Organisation for Propaganda	J. Smith.
81	,,	,,	Co-operation and Trades Unionism	H. R. Slatter.
82	,,	,,	Hindrances to Productive Co-operation	R. Kyle.
83	,,	,,	How to Diminish the Risks and Increase the Benefits of Productive Co-operation.	W. Campbell.
84	,,	,,	Associated Healthy Dwellings; or, a New Plan of Practical Propaganda	E. T. Craig.
85	1877	Leicester	Banking	T. Hughes.
86	,,	,,	A Special Means of Safe and Profitable Investment	W. Campbell.
87	,,	,,	The Accumulation of Capital	E. T. Craig.
88	,,	,,	How should Labour be Paid in Co-operation?	Lloyd Jones.
89	,,	,,	The Relation of Capital and Labour when engaged in Co-operative Production.	F. Smith.
90	,,	,,	Labour in Co-operative Workshops	J. Smith.
91	,,	,,	What Trade Unionists Might Do for the Worker through Co-operation	E. V. Neale.
92	,,	,,	Trade Unions and Co-operation	H. R. Slatter.

LIST OF PAPERS READ AT CO-OPERATIVE CONGRESSES SINCE 1869—*continued.*

No.	Year.	Place of Congress Meeting.	Title of Paper.	Name of Writer.
93	1877	Leicester	Store Management	Lloyd Jones.
94	„	„	The Proper Position of Labour in the Co-operative Movement	R. Kyle.
95	„	„	The Place of the Labourer in Co-operation	J. Greenwood.
96	„	„	The Failures of Industrial Partnerships	E. O. Greening.
97	„	„	Diffusion of the *Co-operative News*	G. J. Holyoake.
98	„	„	Re-establishment of Labour Exchanges	„
99	„	„	Educational Funds	G. Hines.
100	„	„	The Necessity of Co-operative Education, &c	J. Holmes.
101	1878	Manchester	Working Men's Clubs	Hodgson Pratt.
102	„	„	Co-operative Friendly Society	J. Odgers.
103	„	„	Co-operation and Culture	J. H. Jones.
104	„	„	The Development, Promotion, and Benefits of Education	R. Kyle.
105	„	„	Voluntary Propagandist Efforts	E. V. Neale.
106	1879	Gloucester	The Co-operative Union: Its Work, Duties, and Machinery	J. Borrowman.
107	„	„	„ „ „ „ „	R. Kyle.
108	„	„	„ „ „ „ „	E. V. Neale.
109	„	„	Co-operative Production	J. Odgers.
110	„	„	Spread of Co-operation in Agricultural Villages, &c.	G. Hines.
111	„	„	„ „ „ „	W. H. Hall.
112	„	„	The Attitude of the Co-operative Movement to Private Trade	E. V. Neale.

LIST OF PAPERS READ AT CO-OPERATIVE CONGRESSES SINCE 1869—*continued.*

No.	Year.	Place of Congress Meeting.	Title of Paper.	Name of Writer.
113	1879	Gloucester	A Co-operative Review, &c.	E. T. Craig.
114	„	„	„ „	R. Newton.
115	„	„	A Co-operative Orphanage	Dr. Rutherford.
116	1880	Newcastle-on-Tyne	The Co-operative Union	R. Kyle.
117	„	„	Productive Co-operation	W. Swallow.
118	„	„	Wholesale Co-operation	Lloyd Jones.
119	„	„	Store Management	G. Scott.
120	„	„	Co-operative Cottage Building and the Land Question	T. Thirlaway.
121	„	„	Co-operation and the Perils of Credit	G. Hines.
122	„	„	The Land	E. V. Neale.
123	„	„	Education in Connection with Co-operation	J. Holmes.
124	1881	Leeds	Surplus Funds	J. Smith.
125	„	„	„ „	J. Crabtree.
126	„	„	The Land Question in Connection with Co-operation	Lloyd Jones.
127	„	„	Co-operative Production	J. Hepworth.
128	„	„	The Fundamental Principles of Co-operation	A. Greenwood.
129	„	„	Manual of Auditing	R. J. Milburne.
130	„	„	Organisation and Education	J. Holmes.
131	„	„	The Constitution of the Central Board	H. R. Bailey.
132	1882	Oxford	The Banking Question	J. Crabtree.

LIST OF PAPERS READ AT CO-OPERATIVE CONGRESSES SINCE 1869—*continued.*

No.	Year.	Place of Congress Meeting.	Title of Paper.	Name of Writer.
133	1882	Oxford	The Banking Question	T. Hughes, Q.C.
134	„	„	Co-operation and Agriculture	Rev. G. W. Kitchin.
135	„	„	The Education of Co-operators	Arnold Toynbee.
136	„	„	„ „ „	B. Jones.
137	„	„	The Revenue of the Central Board	John Allan.
138	„	„	„ „ „	G. J. Holyoake.
139	1883	Edinburgh	The Present Position and Future Development of Co-operation	A. H. D. Acland.
140	„	„	„ „ „ „	J. Lochhead.
141	„	„	The Banking Question	E. V. Neale.
142	„	„	Utilisation of Surplus Capital	Lloyd Jones.
143	„	„	„ „ „	J. Lord.
144	„	,	The Best Means of Propagating Co-operation in Large Towns	J. Mc.Nair.
145	„	„	„ „ „ „	W. Nuttall.
146	1884	Derby	The Nationalisation of the Land	G. Purcell.
147	„	„	Co-operative Farming	D. Johnson.
148	„	„	Surplus Capital	W. T. Nutter.
149	„	„	„ „	J. Hepworth.
150	„	„	The Economic Aspect of Co-operation	E. V. Neale.
151	1885	Oldham	The Limited Liability Movement in Oldham	F. Hardern.
152	„	„	Difficulties of Productive Co-operation	T. W. Fenton.

LIST OF PAPERS READ AT CO-OPERATIVE CONGRESSES SINCE 1869—*continued.*

No.	Year.	Place of Congress Meeting.	Title of Paper.	Name of Writer.
153	1885	Oldham	The Rise and Progress of Co-operation in Oldham	L. Feber.
154	„	„	Education in Connection with Co-operation	W. Crooks.
155	„	„	The Future of the Working Classes	E. O. Greening.
156	1886	Plymouth	Co-operative Education	Miss Sharp.
157	„	„	„ „	J. H. Jones.
158	„	„	Co-operative Production	J. C. Gray.
159	„	„	„ „	W. Swallow.
160	„	„	The Common Sense of Co-operation	E. V. Neale.
161	1887	Carlisle	Co-operative Agriculture	D. Mc.Innes.
162	„	„	„ „	W. G. Loveday.
163	„	„	Co-operative and Competitive Trade and Dividends	D. Thomson.
164	„	„	„ „ „ „	T. Ritchie.
165	1888	Dewsbury	What should be the True Relations between a Wholesale Distributive Society and the Productive Societies whose work it may sell?	G. E. Quirk.
166	„	„	What should be the True Relations between a Wholesale Distributive Society and the Productive Societies whose work it may sell?	C. Shufflebotham.
167	„	„	Ought Productive Works to be carried on as Departments of Wholesale Societies; if so, under what conditions?	C. Shufflebotham.
168	„	„	Ought Productive Works to be carried on as Departments of Wholesale Societies; if so, under what conditions?	E. Copland.
169	1889	Ipswich	The Credit System	W. Swallow.

LIST OF PAPERS READ AT CO-OPERATIVE CONGRESSES SINCE 1869—*continued.*

No.	Year.	Place of Congress Meeting.	Title of Paper.	Name of Writer.
170	1889	Ipswich	Co-operation and International Commerce	Vaughan Nash.
171	1890	Glasgow	The Relations between Co-operation and Socialistic Aspirations	Miss M. L. Davies.
172	„	„	Cash and Check Systems	J. Thirlaway.
173	„	„	Co-operation in Ireland	Hon. H. C. Plunkett.
174	„	„	Labour, Capital, and Consumption	E. S. Bycraft.
175	1891	Lincoln.....	The Best Method of bringing Co-operation within the Reach of the Poorest of the Population.	Sydney Webb.
176	„	„	How Best to Consolidate and Improve the Position of Productive Societies.	W. G. Harrison.
177	„	„	The Best Means of bringing Co-operation and Trades Unions into closer union.	J. Arnold.
178	„	„	How Best to Utilise the Increasing Surplus Capital of the Movement....	A. Maskery.
179	1892	Rochdale	The Best Method of Consolidating and Federating Existing Productive Effort.	J. Deans.
180	„	„	The Duties of Co-operators in Regard to the Hours and Conditions of Labour.	Tom Mann.
181	„	„	How Best to Do Away with the Sweating System	Miss Beatrice Potter.
182	1893	Bristol	The Relation of Employés to the Co-operative Movement	W. Maxwell.
183	„	„	Overlapping, its Varieties and Dangers	C. J. Beckett.
184	„	„	The Position Co-operators ought to take with regard to the Social and Industrial Problems of the Present Day.	R. H. Tutt.
185	1894	Sunderland	Store Management	W. Openshaw.

LIST OF PAPERS READ AT CO-OPERATIVE CONGRESSES SINCE 1869—*continued.*

No.	Year.	Place of Congress Meeting.	Title of Paper.	Name of Writer.
186	1894	Sunderland	Co-operative Agriculture	W. Campbell.
187	1895	Huddersfield	Agriculture as Applied to the Agricultural Population and to Agriculture.	D. McInnes.
188	1896	Woolwich	The Relation of the Co-operative Movement to National and International Commerce.	A. Williams.
189	,,	,, ...	Are Modifications in the Rochdale System of Co-operation necessary to Meet the Needs of Great Centres of Population?	G. Hawkins.
190	1897	Perth	The Rights and Privileges of Citizens, with special reference to the Scottish Traders' Agitation against the Co-operative Movement.	W. E. Snell.
191	,,	,, ...	Superannuation of Co-operative Employés	R. J. Wilson.
192	1898	Peterborough	Co-operative Credit Banking	H. W. Wolff.
193	,,	,, ...	Co-operation in Agriculture	J. C. Gray.
194	1899	Liverpool	How to Make Co-operation succeed in Large Centres of Population.....	E. O. Greening.

STATISTICS

SHOWING THE PROGRESS

OF THE

CO-OPERATIVE WHOLESALE SOCIETY

LIMITED.

MANCHESTER GROCERY AND PROVISION TRADE.

Since keeping a separate Account.

Period. Ended.	Sales.	Expenses.		Net Profit.		Stocks at end.
		Amount.	Rate per £.	Amount.	Rate per £.	
	£	£	s. d.	£	s. d.	£
1¾ Years, January, 1876 ..	2,586,691	26,417	0 2⅜	31,028	0 2⅞	56,487
5 „ December, 1880 ..	8,740,658	87,603	0 2½	140,043	0 3⅜	70,091
5 „ „ 1885 ..	11,723,202	127,892	0 2½	157,209	0 3⅛	92,790
5 „ „ 1890 ..	15,511,593	180,023	0 2¾	264,131	0 4	123,432
5 „ „ 1895 ..	21,956,461	279,262	0 3	339,816	0 3⅝	159,930
Year, „ 1896 ..	4,873,827	65,957	0 3⅛	85,060	0 4⅛	155,114
„ „ 1897 ..	5,085,202	70,367	0 3¼	77,745	0 3⅜	124,776
„ „ 1898 ..	5,348,244	71,626	0 3⅜	105,544	0 4⅜	137,460
„ „ 1899 ..	6,082,567	79,605	0 3⅛	113,475	0 4⅜	168,624
Half Year, June, 1900 ..	3,165,851	41,525	0 3⅛	52,487	0 3⅝	158,364
26¼ Years' Total....	85,074,296	1,030,277	0 2⅞	1,366,538	0 3¾	..

MANCHESTER DRAPERY TRADE.

Since keeping a separate Account.

Period. Ended.	Sales.	Expenses.		Net Profit.		Stocks at end.
		Amount.	Rate per £.	Amount.	Rate per £.	
	£	£	s. d.	£	s. d.	£
2¼ Years, January, 1876 ..	211,351	11,484	1 1	2,165	0 2⅜	72,408
5 „ December, 1880 ..	672,992	43,116	1 3⅜	*941	0 0¼	44,105
5 „ „ 1885 ..	771,933	42,913	1 1¼	20,277	0 6¼	44,948
5 „ „ 1890 ..	1,205,935	60,656	1 0	25,278	0 5½	84,739
5 „ „ 1895 ..	1,920,447	100,386	1 0½	48,223	0 6	108,337
Year, „ 1896 ..	482,444	25,837	1 0¾	13,626	0 6⅜	111,911
„ „ 1897 ..	484,240	27,294	1 1½	13,065	0 6⅜	113,899
„ „ 1898 ..	481,136	27,323	1 1⅝	16,450	0 8⅛	119,399
„ „ 1899 ..	549,017	29,296	1 0¾	28,157	0 10	142,102
Half Year, June, 1900 ..	289,212	15,508	1 0¾	13,373	0 11	164,901
26¾ Years' Total....	7,068,707	383,813	1 1	174,673	..	..
Less Depreciation, October, 1877.....				4,757	..	
Leaves Net Profit				169,916	0 5¾	

* Loss.

Note.—To December, 1883, the figures include Woollens and Ready-Mades Department.

MANCHESTER WOOLLENS AND READY-MADES TRADE.

Since publishing a separate Account in Balance Sheet.

Period. Ended.	Sales.	Expenses.		Net Profit.		Stocks at end.
		Amount.	Rate per £.	Amount.	Rate per £.	
	£	£	s. d.	£	s. d.	£
2 Years, December, 1885 ..	41,578	2,470	1 2¼	745	0 4¼	5,242
5 „ „ 1890 ..	120,546	8,331	1 4½	*1,196	0 2⅜	11,463
5 „ „ 1895 ..	255,315	15,905	1 2⅞	*3,232	0 3	15,608
Year, „ 1896 ..	100,593	5,061	1 0	2,659	0 6½	18,479
„ „ 1897 ..	113,202	6,382	1 1½	2,097	0 4⅜	24,444
„ „ 1898 ..	114,121	6,838	1 2⅜	3,107	0 6½	25,184
„ „ 1899 ..	134,878	7,746	1 1¾	2,826	0 5	37,543
Half Year, June, 1900....	95,699	4,908	1 0¼	2,285	0 5⅝	39,609
16½ Years' Total.....	975,932	57,641	1 2⅛	9,291	0 2¼	..

* Loss.

Note.—To June, 1895, inclusive, the Results and Stocks include Broughton Clothing Factory.

MANCHESTER BOOT AND SHOE TRADE.

Since keeping a separate Account.

Period. Ended.	Sales.	Expenses.		Net Profit.		Stocks at end.
		Amount.	Rate per £.	Amount.	Rate per £.	
	£	£	s. d.	£	s. d.	£
2¼ Years, January, 1876 ..	96,648	2,659	0 6½	1,524	0 3¾	7,711
5 „ December, 1880 ..	292,347	10,500	0 8⅛	3,646	0 2⅞	11,484
5 „ „ 1885 ..	439,988	14,703	0 8	6,330	0 3⅜	16,074
5 „ „ 1890 ..	738,251	24,180	0 7¾	17,519	0 5⅝	32,095
5 „ „ 1895 ..	1,175,301	48,031	0 9¾	18,957	0 3¾	56,302
Year, „ 1896 ..	281,889	11,207	0 9½	5,992	0 5	52,161
„ „ 1897 ..	279,570	11,830	0 10⅛	4,762	0 4	59,341
„ „ 1898 ..	275,365	11,681	0 10⅛	5,395	0 4⅝	52,332
„ „ 1899 ..	314,771	12,041	0 9⅝	6,014	0 4½	56,728
Half Year, June, 1900....	188,066	6,408	0 8⅝	5,496	0 7	67,538
26¾ Years' Total.....	4,082,196	153,240	0 9	75,635	0 4⅜	..

MANCHESTER FURNISHING TRADE.

Since keeping a separate Account.

Period. Ended.	Sales.	Expenses.		Net Profit.		Stocks at end.
		Amount.	Rate per £.	Amount.	Rate per £.	
	£	£	s. d.	£	s. d.	£
4½ Years, December, 1880...	81,386	4,999	1 2⅝	617	0 1¾	4,307
5 „ „ 1885...	184,218	9,354	1 0⅛	2,379	0 3	5,817
5 „ „ 1890...	439,580	21,250	0 11½	6,408	0 3⅜	12,930
5 „ „ 1895...	781,803	41,130	1 0⅝	6,587	0 2	19,574
Year, „ 1896...	228,132	11,161	0 11⅝	4,244	0 4⅜	19,972
„ „ 1897...	245,836	12,567	1 0¼	2,868	0 2¾	22,500
„ „ 1898...	251,932	12,979	1 0¼	4,366	0 4⅛	22,323
„ „ 1899...	286,598	13,469	0 11¼	6,681	0 5½	23,754
Half Year, June...1900...	152,306	7,408	0 11⅝	2,847	0 4⅜	25,153
24 Years' Total	2,651,791	134,317	1 0⅛	36,997	0 3¼	..

Note.—From March, 1893, to June, 1895, inclusive, the Results and Stocks include Broughton Cabinet Works.

NEWCASTLE BRANCH GROCERY AND PROVISION TRADE.

Since keeping a separate Account.

Period. Ended.	Sales.	Expenses.		Net Profit.		Stocks at end.
		Amount.	Rate per £.	Amount.	Rate per £.	
	£	£	s. d.	£	s. d.	£
5 Years, December, 1880...	2,582,396	38,033	0 3½	23,708	0 2⅝	44,398
5 „ „ 1885...	4,237,286	53,274	0 3	55,386	0 3⅛	53,546
5 „ „ 1890...	5,217,881	70,760	0 3½	93,880	0 4½	42,136
5 „ „ 1895...	7,761,473	104,141	0 3⅜	155,711	0 4¾	46,719
Year, „ 1896...	1,781,129	26,846	0 3½	34,486	0 4⅝	66,589
„ „ 1897...	1,929,783	32,137	0 3⅞	29,492	0 3⅝	59,741
„ „ 1898...	2,108,434	33,609	0 3¾	40,094	0 4½	69,515
„ „ 1899...	2,333,636	37,082	0 3¾	38,563	0 3⅞	78,551
Half Year, June...1900...	1,219,178	19,316	0 3¾	22,260	0 4⅜	84,700
24½ Years' Total	29,171,196	415,198	0 3⅜	493,580	0 4	..

NEWCASTLE BRANCH DRAPERY AND WOOLLENS TRADE.

Since keeping a separate Account.

Period. Ended.	Sales.	Expenses.		Net Profit.		Stocks at end.
		Amount.	Rate per £.	Amount.	Rate per £.	
	£	£	s. d.	£	s. d.	£
5 Years, December, 1880 ..	234,269	10,745	0 11	5,484	0 5½	16,171
5 „ „ 1885 ..	513,938	17,599	0 8⅛	21,903	0 10⅛	24,084
5 „ „ 1890 ..	876,923	30,548	0 8¼	37,968	0 10⅜	33,216
5 „ „ 1895 ..	1,351,804	44,684	0 7⅞	57,256	0 10½	48,361
Year, „ 1896 ..	337,674	10,959	0 7¾	13,908	0 9⅞	53,110
„ „ 1897 ..	376,754	13,824	0 8¾	17,674	0 11¼	63,508
„ „ 1898 ..	403,875	14,515	0 8⅝	20,178	0 11⅞	63,296
„ „ 1899 ..	489,112	17,816	0 8⅝	24,102	0 11¾	92,331
Half Year, June, 1900 ..	297,887	11,915	0 9½	14,265	0 11⅝	101,747
24½ Years' Total	4,882,236	172,605	0 8⅝	212,738	0 10⅝	..

NEWCASTLE BRANCH BOOT AND SHOE TRADE.

Since keeping a separate Account.

Period. Ended.	Sales.	Expenses.		Net Profit.		Stocks at end.
		Amount.	Rate per £.	Amount.	Rate per £.	
	£	£	s. d.	£	s. d.	£
5 Years, December, 1880 ..	144,855	4,500	0 7⅜	2,412	0 4	5,971
5 „ „ 1885 ..	327,150	9,980	0 7¼	8,276	0 6	11,319
5 „ „ 1890 ..	493,126	18,876	0 9⅛	7,874	0 3¾	11,870
5 „ „ 1895 ..	648,837	22,443	0 8¼	14,020	0 5⅛	20,680
Year, „ 1896 ..	146,395	4,826	0 7⅞	3,949	0 6⅜	20,059
„ „ 1897 ..	151,274	5,738	0 9	2,761	0 4⅜	20,171
„ „ 1898 ..	164,762	6,022	0 8¾	3,416	0 4⅞	20,131
„ „ 1899 ..	203,453	6,699	0 7⅞	5,452	0 6⅜	25,911
Half Year, June, 1900 ..	114,080	4,096	0 8½	2,706	0 5⅜	29,558
24½ Years' Total	2,393,932	83,180	0 8¼	50,866	0 5	..

Note.—To December, 1888, the figures include Furnishing Department.

NEWCASTLE BRANCH FURNISHING TRADE.

Since keeping a separate Account.

Period. Ended.	Sales.	Expenses.		Net Profit.		Stocks at end.
		Amount.	Rate per £.	Amount.	Rate per £.	
	£	£	s. d.	£	s. d.	£
2 Years, December, 1890 ..	138,487	6,287	0 $10\frac{7}{8}$	2,387	0 $4\frac{1}{8}$	10,474
5 „ „ 1895 ..	485,907	26,707	1 $1\frac{1}{8}$	6,233	0 3	16,120
Year, „ 1896 ..	130,846	7,069	1 $0\frac{7}{8}$	2,349	0 $4\frac{1}{4}$	18,974
„ „ 1897 ..	149,726	7,986	1 $0\frac{3}{4}$	2,765	0 $4\frac{3}{8}$	20,746
„ „ 1898 ..	170,410	9,210	1 $0\frac{7}{8}$	4,074	0 $5\frac{5}{8}$	22,455
„ „ 1899 ..	233,643	10,567	0 $10\frac{3}{4}$	6,104	0 $6\frac{1}{4}$	27,102
Half Year, June, 1900 ..	132,440	5,976	0 $10\frac{3}{4}$	4,725	0 $8\frac{1}{2}$	28,847
$11\frac{1}{2}$ Years' Total	1,441,459	73,802	1 $0\frac{1}{4}$	28,637	0 $4\frac{3}{4}$	..

LONDON BRANCH GROCERY AND PROVISION TRADE.

Since keeping a separate Account.

Period. Ended.	Sales.	Expenses.		Net Profit.		Stocks at end.
		Amount.	Rate per £.	Amount.	Rate per £.	
	£	£	s. d.	£	s. d.	£
$1\frac{3}{4}$ Years, January, 1876 ..	203,137	3,907	0 $4\frac{1}{2}$	2,151	0 $2\frac{1}{2}$	7,219
5 „ December, 1880 ..	1,119,233	17,326	0 $3\frac{3}{8}$	17,688	0 $3\frac{3}{4}$	20,789
5 „ „ 1885 ..	1,746,107	29,470	0 4	24,718	0 $3\frac{3}{8}$	24,256
5 „ „ 1890 ..	3,661,913	66,023	0 $4\frac{1}{4}$	51,270	0 $3\frac{1}{4}$	57,347
5 „ „ 1895 ..	6,125,158	125,071	0 $4\frac{7}{8}$	74,567	0 $2\frac{7}{8}$	45,828
Year, „ 1896 ..	1,491,187	31,439	0 5	23,339	0 $3\frac{3}{4}$	61,833
„ „ 1897 ..	1,631,532	37,505	0 $5\frac{1}{2}$	20,084	0 $2\frac{7}{8}$	75,265
„ „ 1898 ..	1,726,505	38,692	0 $5\frac{3}{8}$	25,097	0 $3\frac{3}{8}$	67,943
„ „ 1899 ..	1,897,517	39,161	0 $4\frac{7}{8}$	34,047	0 $4\frac{1}{4}$	82,699
Half Year, June, 1900 ..	965,537	20,116	0 5	17,626	0 $4\frac{3}{8}$	67,512
$26\frac{1}{4}$ Years' Total	20,567,826	408,710	0 $4\frac{3}{4}$	290,587	0 $3\frac{3}{8}$	..

LONDON BRANCH BOOT & SHOE TRADE.

Since keeping a separate Account.

Period. Ended.	Sales.	Expenses. Amo'nt.	Expenses. Rate per £.	Net Profit. Amo'nt.	Net Profit. Rate per £.	Net Loss. Amo'nt.	Net Loss. Rate per £.	Stocks at end.
	£	£	s. d.	£	s. d.	£	s. d.	£
3¼ Years, December, 1890.	105,438	5,640	1 0¾	152	0 0¼	..	..	6,051
5 „ „ 1895.	242,974	15,350	1 3⅛	..	..	1,013	0 1	11,182
Year, „ 1896.	66,501	3,880	1 1¾	952	0 3⅜	..	..	13,380
„ „ 1897.	67,528	4,391	1 3½	..	..	174	0 0½	16,340
„ „ 1898.	64,342	4,542	1 4⅞	..	..	220	0 0¾	14,285
„ „ 1899.	80,870	5,015	1 2⅞	769	0 2¼	..	..	18,878
Half Year, June, 1900.	47,391	3,374	1 5	339	0 1⅝	..	..	19,706
12¾ Years' Total....	675,044	42,142	1 2⅞	2,212	..	1,407	..	..
Less Loss				1,407	..			
Leaves Net Profit				805	0 0¼			

LONDON BRANCH FURNISHING TRADE.

Since keeping a separate Account.

Period. Ended.	Sales.	Expenses. Amo'nt.	Expenses. Rate per £.	Net Profit. Amo'nt.	Net Profit. Rate per £.	Net Loss. Amo'nt.	Net Loss. Rate per £.	Stocks at end.
	£	£	s. d.	£	s. d.	£	s. d.	£
1¾ Years, December, 1890.	53,957	4,487	1 7⅞	..	..	952	0 4¼	3,957
5 „ „ 1895.	208,925	17,814	1 8⅝	..	..	1,655	0 1⅞	8,604
Year, „ 1896.	61,685	4,634	1 6	135	0 0½	..	..	10,672
„ „ 1897.	70,302	5,660	1 7¼	..	..	3,167	0 10¾	10,917
„ „ 1898.	68,142	5,885	1 8⅝	..	..	115	0 0⅜	11,002
„ „ 1899.	80,906	6,193	1 6¼	967	0 2¾	..	..	11,894
Half Year, June, 1900.	43,220	3,311	1 6⅜	1,111	0 6⅛	..	..	13,490
11¼ Years' Total....	587,137	47,984	1 7½	2,213	..	5,889	..	..
Less Profit						2,213	..	
Leaves Net Loss						3,676	0 1½	

LONDON BRANCH DRAPERY

Since keeping

Period. Ended.	Sales.			Expenses.	
	Drapery.	Boots.	Total.	Amount.	Rate per £.
	£	£	£	£	s. d.
Half Year, December, 1880	1,657	6,500	8,157	312	0 9⅛
5 Years, „ 1885	120,699	89,210	209,909	11,677	1 1½
5 „ „ 1890	323,400	*45,281	368,681	28,327	1 6⅜
5 „ „ 1895	439,003	..	439,003	33,431	1 6¼
Year, „ 1896	128,989	..	128,989	9,569	1 5¾
„ „ 1897	138,303	..	138,303	10,793	1 6⅜
„ „ 1898	141,045	..	141,045	12,108	1 8½
„ „ 1899	175,511	..	175,511	14,190	1 7⅜
Half Year, June, 1900	99,639	..	99,639	9,064	1 9¾
20 Years' Total	1,568,246	140,991	1,709,237	129,471	1 6⅛

*Two years only.

Note.—To September, 1887, and March, 1889, Boot and Shoe and Furnishing figures included respectively.

CRUMPSALL BISCUIT AND

Since keeping

Period. Ended.	Net Supplies.	Production.	Expenses.			
			Sundry.	Depreciation.	Interest.	Total.
	£	£	£	£	£	£
2¼ Years, January, 1876 ..	29,840	29,394	5,309	707	953	6,969
5 „ December, 1880 ..	87,213	87,003	14,589	2,427	2,298	19,314
5 „ „ 1885 ..	106,679	106,959	18,014	3,194	2,122	23,330
5 „ „ 1890 ..	177,924	181,173	35,716	6,308	4,022	46,046
5 „ „ 1895 ..	421,775	426,035	73,418	10,340	8,048	91,806
Year, „ 1896 ..	82,962	66,838	15,435	2,050	1,091	18,576
¾ **Year,** September, 1897 ..	41,423	43,918	11,916	1,406	631	13,953
1¼ „ December, 1898 ..	96,508	93,784	21,868	3,504	1,638	27,010
Year, „ 1899 ..	112,194	109,128	22,585	2,917	1,144	26,646
Half Year, June, 1900 ..	59,029	59,741	15,007	1,501	640	17,148
26¾ Years' Total	1,215,547	1,203,973	233,857	34,354	22,587	290,798

Note.—Dry Soap and Preserves transferred to Irlam and Middleton respectively, September, 1896.

AND WOOLLENS TRADE.

a separate Account.

Period. Ended.	Net Profit. Amount.	Net Profit. Rate per £.	Stocks at end.
	£	s. d.	£
Half Year, December, 1880	36	0 1	3,805
5 Years, , 1885	1,963	0 2⅛	11,502
5 „ „ 1890	*5,789	0 3¾	12,607
5 „ „ 1895	515	0 0¼	21,859
Year, „ 1896	1,428	0 2⅝	28,547
„ „ 1897	902	0 1½	29,245
„ „ 1898	2,449	0 4⅛	32,147
„ „ 1899	3,150	0 4⅛	45,518
Half Year, June, 1900	2,197	0 5¼	63,820
20 Years' Total	6,851	0 0⅞	..

* Loss.

SWEET WORKS TRADE.

a separate Account.

Period. Ended.	Rate on Production. Per cent.	Rate on Production. Per £.	Net Profit. Amount.	Net Profit. Rate per £.	Stocks at end.
	£ s. d.	s. d.	£	s. d.	£
2¼ Years, January, 1876	23 14 2⅛	4 8⅞	955	0 7⅞	1,538
5 „ December, 1880	22 3 11¾	4 5¼	4,649	1 0¾	1,793
5 „ „ 1885	21 16 2⅝	4 4¼	7,987	1 5⅞	3,534
5 „ „ 1890	25 8 3⅝	5 0⅞	1,027	0 1⅜	12,712
5 „ „ 1895	21 10 11⅜	4 3⅝	23,500	1 1¼	28,905
Year, „ 1896	27 15 10⅛	5 6⅝	2,775	0 8	7,715
¾ **Year,** September, 1897	31 15 4⅞	6 4⅛	*546	0 3⅛	12,924
1¼ „ December, 1898	28 16 0	5 9	4,210	0 10⅜	11,723
Year, „ 1899	24 8 4⅛	4 10½	11,775	2 1⅛	10,719
Half Year, June, 1900	28 14 0⅞	5 8⅞	2,232	0 9	14,036
26¾ Years' Total	24 3 0¾	4 9⅞	58,564	0 11½	..

* Loss.

Note.—Dry Soap and Preserves transferred to Irlam and Middleton respectively, September, 1896.

LEICESTER BOOT AND

Since keeping

Period. Ended.	Net Supplies.	Production.	Expenses. Sundry.	Depreciation.	Interest.	Total.
	£	£	£	£	£	£
2¼ Years, January, 1876	86,565	97,576	28264	166	914	29344
5 „ December, 1880	369,357	362,821	127,772	1,947	4,987	134,706
5 „ „ 1885	495,321	493,020	182,021	3,369	5,822	191,212
5 „ „ 1890	771,134	783,457	291,291	5,724	7,622	304,637
5 „ „ 1895	1,264,427	1,269,859	495,923	19,269	23,491	538,683
Year, „ 1896	283,033	266,531	105,155	5,364	5,237	115,756
„ „ 1897	297,385	316,326	118,970	5,547	5,083	129,600
„ „ 1898	282,994	252,264	101,860	5,598	4,861	112,319
1899	341,538	356,451	134,616	5,633	4,629	144,878
Half Year, June, 1900	208,171	211,390	72,010	2,834	2,478	77,322
26¾ Years' Total	4,399,925	4,409,695	1,657,882	55,451	65,124	1,778,457

HECKMONDWIKE BOOTS, SHOES,

From

Period. Ended.	Net Supplies.	Boot and Shoe Production.	Total Expenses. Sundry.	Depreciation.	Interest.	Total.
	£	£	£	£	£	£
Half Year, December, 1880	3,060	3,438	1,057	16	30	1,103
5 Years, „ 1885	83,295	85,197	27,824	461	1,038	29,323
5 „ „ 1890	139,007	117,020	44,539	2,389	2,857	49,785
5 „ „ 1895	229,350	192,594	78,872	4,552	5,408	88,832
Year, „ 1896	51,846	39,401	18,734	1,139	1,140	21,013
¾ „ September, 1897	37,002	32,251	14,637	1,072	878	16,587
1½ „ December, 1898	61,444	54,001	22,499	2,402	1,635	26,536
Year, „ 1899	62,545	52,213	21,320	1,971	1,209	24,500
Half Year, June, 1900	28,854	28,396	11,623	1,006	582	13,211
20 Years' Total.....	696,403	604,511	241,105	15,008	14,777	270,890

SHOE WORKS TRADE.

a separate Account.

Period. Ended.	Rate on Production. Per cent.	Rate on Production. Per £.	Net Profit. Amount.	Net Profit. Rate per £.	Stocks at end.
	£ s. d.	s. d.	£	s. d.	£
2¼ Years, January, 1876	30 1 5½	6 0⅛	1,488	0 4⅛	9,186
5 „ December, 1880	37 2 6⅝	7 5	4,008	0 2½	15,772
5 „ „ 1885	38 15 8	7 9	8,630	0 4⅛	15,752
5 „ „ 1890	38 17 8	7 9¼	35,946	0 11⅛	61,935
5 „ „ 1895	42 8 4⅞	8 5¾	24,347	0 4½	101,621
Year, „ 1896	43 8 7¼	8 8⅛	6,522	0 5½	97,588
„ „ 1897	40 19 4⅞	8 2⅛	8,867	0 7⅛	115,125
„ „ 1898	44 10 5¾	8 10⅜	4,456	0 3¾	82,995
„ „ 1899	40 12 10⅝	8 1½	4,996	0 3½	120,328
Half Year, June, 1900	36 11 6⅜	7 3¾	1,821	0 2	94,901
26¾ Years' Total	40 6 7¼	8 0¾	101,081	0 5½	..

AND CURRYING WORKS TRADE.

commencement.

Period. Ended.	Boot & Shoe Rate on Production. Per cent.	Boot & Shoe Rate on Production. Per £.	Net Profit. Amo'nt.	Net Profit. Rate per £.	Net Loss. Amo'nt.	Net Loss. Rate per £.	Stocks at end.
	£ s. d.	s. d.	£	s. d.	£	s. d.	£
Half Year, December, 1880 ..	32 1 7¾	6 4⅞	..	..	181	1 2⅛	2,473
5 Years, „ 1885 ..	34 8 4¼	6 10½	71	0 0⅛	..	..	5,314
5 „ „ 1890 ..	35 16 1½	7 1⅝	4,953	0 8½	..	..	11,325
5 „ „ 1895 ..	38 2 1⅞	7 7⅜	9,416	0 9¾	..	..	20,711
Year, „ 1896 ..	44 4 4	8 10	..	..	2,794	1 0⅞	17,481
¾ „ September, 1897 ..	43 13 4	8 8¾	..	..	1,743	0 11¼	16,722
1¼ „ December, 1898 ..	41 2 10⅞	8 2⅝	967	0 3¾	..	..	15,703
Year, „ 1899 ..	39 19 8⅛	7 11⅞	934	0 3½	..	..	13,442
Half Year, June, 1900 ..	39 10 5½	7 10¾	..	..	458	0 3¾	19,874
20 Years' Total	38 6 0⅝	7 7⅞	16,341	..	5,176	..	..
Less Loss			5,176	..			
Leaves Net Profit..			11,165	0 3¾			

DUNSTON CORN

From

Period.	Ended.	Net Supplies.	Production.	Expenses.			
				Sundry.	Depreciation.	Interest.	Total.
		£	£	£	£	£	£
4 Years & 36 Weeks,	Dec., 1895.	1,521,168	1,502,636	86,159	29,715	23,219	139,093
Year,	„ 1896.	454,080	451,908	26,470	6,747	5,105	38,322
„	„ 1897.	537,475	531,189	27,259	6,763	4,632	38,654
„	„ 1898.	604,163	588,175	24,417	6,762	3,537	34,716
„	„ 1899.	559,439	561,663	29,143	6,760	3,082	38,985
Half Year, June,	1900.	297,308	289,059	14,549	3,382	1,611	19,542
9 Years and 10 Weeks' Total.		3,973,633	3,924,630	207,997	60,129	41,186	309,312

WEST HARTLEPOOL

From

Period.	Ended.	Net Supplies.	Expenses.			
			Sundry.	Depreciation.	Interest.	Total.
		£	£	£	£	£
37 Weeks, December,	1896	28,815	1,104	510	471	2,085
Year, „	1897	65,875	2,916	760	550	4,226
„ „	1898	78,344	2,282	780	792	3,854
„ „	1899	83,062	3,129	813	822	4,764
Half Year, June,	1900	51,896	1,444	412	343	2,199
4 Years and 11 Weeks' Total..		307,992	10,875	3,275	2,978	17,128

MILL TRADE.

commencement.

Period. Ended.	Rate on Production. Per cent.	Rate on Production. Per £.	Net Profit. Amo'nt.	Net Profit. Rate per £.	Net Loss. Amo'nt.	Net Loss. Rate per £.	Stocks at end.
	£ s. d.	s. d.	£	s. d.	£	s. d.	£
4 Years & 36 Weeks, Dec., 1895.	9 5 1½	1 10⅛	..	..	31,884	0 5	71,974
Year, „ 1896.	8 9 7⅛	1 8¼	5,164	0 2⅝	..	..	78,073
„ „ 1897.	7 5 6⅜	1 5⅜	..	..	5,292	0 2¼	51,656
„ „ 1898.	5 18 0½	1 2⅛	5,967	0 2¼	..	..	30,086
„ „ 1899.	6 18 9¾	1 4⅜	8,404	0 3½	..	..	50,717
Half Year, June, 1900.	6 15 2½	1 4⅛	2,646	0 2⅛	..	..	47,747
9 Years and 10 Weeks' Total.	7 17 7½	1 6⅞	22,181	..	37,176	..	..
		Less Profit			22,181	..	
		Leaves Net Loss			14,995	0 0⅞	

LARD REFINERY TRADE.

commencement.

Period. Ended.	Net Profit. Amount.	Net Profit. Rate per £.	Stocks at end.
	£	s. d.	£
37 Weeks, December, 1896	*837	0 6⅞	6,653
Year, „ 1897	2,388	0 8⅝	7,223
„ „ 1898	1,317	0 4	13,717
„ „ 1899	366	0 1	13,488
Half Year, June, 1900	2,238	0 10¼	20,966
4 Years and 11 Weeks' Total.....	5,472	0 4¼	..

* Loss.

DURHAM SOAP

From

Period. Ended.	Net Supplies.	Production.	Expenses.			
			Sundry.	Depreciation.	Interest.	Total.
	£	£	£	£	£	£
6½ Years, December, 1880 ..	64,378	65,883	4,193	1,654	2,119	7,966
5 „ „ 1885 ..	72,553	73,425	4,513	1,530	1,728	7,771
5 „ „ 1890 ..	106,021	105,101	8,676	1,615	1,319	11,610
5¼ „ March, 1896 ..	180,868	175,503	10,149	925	1,364	12,438
21¾ Years' Total.....	423,820	419,912	27,531	5,724	6,530	39,785

NOTE.—Works sold 1896 and Trade transferred to Irlam.

IRLAM SOAP AND

From

Period. Ended.	Net Supplies.	Production.	Expenses.			
			Sundry.	Depreciation.	Interest.	Total.
	£	£	£	£	£	£
20 Weeks, December, 1895 ..	26,999	32,391	3,597	807	656	5,060
Year, „ 1896 ..	101,092	103,152	12,256	2,730	2,428	17,414
„ „ 1897 ..	130,477	132,181	18,171	3,302	2,685	24,158
„ „ 1898 ..	170,762	164,846	19,968	4,186	3,135	27,289
„ „ 1899 ..	226,994	225,024	24,403	4,669	3,268	32,340
Half Year, June, 1900 ..	129,263	138,484	14,861	2,398	1,657	18,916
4 Years and 11 Months' Total	785,587	796,078	93,256	18,092	13,829	125,177

WORKS TRADE.

commencement.

Period. Ended.	Rate on Production.		Net Profit.		Stocks at end.
	Per cent.	Per £.	Amount.	Rate per £.	
	£ s. d.	s. d.	£	s. d.	£
6½ Years, December, 1880	12 1 9¾	2 5	*508	0 1⅞	3,571
5 „ „ 1885	10 11 8	2 1⅜	1,099	0 3⅝	4,361
5 „ „ 1890	11 0 11⅛	2 2½	2,822	0 6⅜	5,097
5¼ „ March, 1896	7 1 8⅞	1 5	11,535	1 3¼	2,046
21¾ Years' Total.....	9 9 5⅞	1 10⅝	14,948	0 8⅜	..

*Loss.

CANDLE WORKS TRADE.

commencement.

Period. Ended.	Rate on Production.		Net Profit.		Stocks at end.
	Per cent.	Per £.	Amount.	Rate per £.	
	£ s. d.	s. d.	£	s. d.	£
20 Weeks, December, 1895	15 12 5⅛	3 1⅜	369	0 3¼	30,825
Year, „ 1896	16 17 7⅝	3 4½	7,822	1 6½	45,747
„ „ 1897	18 5 6¼	3 7¾	7,551	1 1⅞	46,347
„ „ 1898	16 11 1	3 3⅝	9,907	1 1⅞	44,103
„ „ 1899	14 7 5⅛	2 10⅜	10,117	0 10⅝	54,001
Half Year, June, 1900	13 13 2⅛	2 8¾	2,782	0 5⅛	84,887
4 Years and 11 Months' Total..	15 14 5¾	3 1⅝	38,548	0 11¾	..

BATLEY WOOLLEN

From

Period. Ended.	Net Supplies.	Production.	Expenses.			
			Sundry.	Depreciation.	Interest.	Total.
	£	£	£	£	£	£
4 Years, December, 1890	44,326	47,618	20,973	1,124	1,607	22,704
5 „ „ 1895	95,265	94,954	31,138	2,239	1,990	35,367
Year, „ 1896	27,423	28,290	7,730	602	417	8,749
¾ Year, September, 1897	27,297	24,939	6,660	530	347	7,537
1¼ „ December, 1898	39,624	40,700	11,601	1,000	659	13,260
Year, „ 1899	44,875	44,852	11,309	1,104	723	13,136
Half Year, June, 1900	23,606	23,461	5,650	579	343	6,572
13¾ Years' Total	302,416	304,814	95,061	7,178	6,086	108,325

BROUGHTON CABINET

From

Period. Ended.	Net Supplies.	Expenses.			
		Sundry.	Depreciation.	Interest.	Total.
	£	£	£	£	£
4 Years, December, 1895	22,423	15,442	1,216	1,326	17,984
Year, „ 1896	11,371	7,362	412	483	8,257
„ „ 1897	12,457	7,802	465	549	8,816
„ „ 1898	12,960	8,136	522	570	9,228
„ „ 1899	13,802	8,475	492	517	9,484
Half Year, June, 1900	7,650	3,803	255	210	4,268
8½ Years' Total	80,663	51,020	3,362	3,655	58,037

MILL TRADE.

commencement.

Period. Ended.	Rate on Production. Per cent.	Rate on Production. Per £.	Net Profit. Amount.	Net Profit. Rate per £.	Stocks at end.
	£ s. d.	s. d.	£	s. d.	£
4 Years, December, 1890	49 15 7	9 11⅜	*6796	3 0¾	7,326
5 „ „ 1895	37 4 11⅛	7 5⅝	3,039	0 7⅝	8,139
Year, „ 1896	30 18 6¼	6 2⅛	829	0 7¼	8,680
¾ **Year,** September, 1897	30 4 5⅛	6 0½	1,156	0 10⅛	8,039
1¼ „ December, 1898	32 11 7⅛	6 6⅛	1,183	0 7⅛	11,131
Year, „ 1899	29 5 8⅞	5 10¼	1,991	0 10⅝	14,051
Half Year, June, 1900	28 0 2⅞	5 7⅛	1,445	1 2⅝	11,059
13½ Years' Total	35 10 9⅛	7 1¼	2,847	0 2¼	..

* Loss.

WORKS TRADE.

commencement.

Period. Ended.	Net Loss. Amount.	Net Loss. Rate per £.	Stocks at end.
	£	s. d.	£
4 Years, December, 1895	1,305	1 1⅞	7,257
Year, „ 1896	1,262	2 2⅝	8,732
„ „ 1897	946	1 6⅛	9,044
„ „ 1898	879	1 4½	9,657
„ „ 1899	3,630	..	5,943
Half Year, June, 1900	*667	1 8⅞	5,337
8½ Years' Total	7,355	1 9⅝	..

* Profit.

LEEDS CLOTHING

From

Period. Ended.	Net Supplies.	Expenses.			
		Sundry.	Depreciation.	Interest.	Total.
	£	£	£	£	£
2½ Years, December, 1890	10,652	6,414	149	128	6,691
5 „ „ 1895	97,978	53,712	903	760	55,375
Year, „ 1896	34,388	19,337	333	247	19,917
„ „ 1897	37,729	20,708	506	332	21,546
„ „ 1898	33,201	18,260	600	364	19,224
„ „ 1899	43,746	25,096	600	378	26,074
Half Year, June, 1900	33,362	13,891	300	205	14,396
11¾ Years' Total	291,056	157,418	3,391	2,414	163,223

BROUGHTON CLOTHING

Since publishing a separate

Period. Ended.	Net Supplies.	Expenses.			
		Sundry.	Depreciation.	Interest.	Total.
	£	£	£	£	£
Half Year, December, 1895	7,561	4,920	171	106	5,197
Year, „ 1896	22,024	13,782	368	226	14,376
„ „ 1897	27,010	17,751	671	402	18,824
„ „ 1898	27,246	18,129	840	531	19,500
„ „ 1899	30,350	20,450	870	515	21,835
Half Year, June, 1900	25,819	15,446	460	293	16,199
5 Years' Total	140,010	90,478	3,380	2,073	95,931

FACTORY TRADE.

commencement.

Period. Ended.	Net Profit. Amount.	Net Profit. Rate per £.	Net Loss. Amount.	Net Loss. Rate per £.	Stocks at end.
	£	s. d.	£	s. d.	£
2¼ Years, December, 1890	..	..	1,125	2 1¼	1,316
5 „ „ 1895	5,663	1 1⅞	..	..	5,276
Year, „ 1896	824	0 5⅜	..	..	5,102
„ „ 1897	2,752	1 5½	..	..	6,680
„ „ 1898	2,130	1 3⅜	..	..	5,181
„ „ 1899	4,326	1 11⅝	..	..	10,964
Half Year, June, 1900	2,770	1 7⅞	..	..	6,386
11¾ Years' Total	18,465	..	1,125	..	..
Less Loss	1,125	..			
Leaves Net Profit	17,340	1 2¼			

WORKS TRADE.

Account in the Balance Sheet.

Period. Ended.	Net Profit. Amount.	Net Profit. Rate per £.	Net Loss. Amount.	Net Loss. Rate per £.	Stocks at end.
	£	s. d.	£	s. d.	£
Half Year, December, 1895	254	0 8	..	..	1,003
Year, „ 1896	439	0 4¾	..	..	1,703
„ „ 1897	..	..	719	0 6⅜	3,217
„ „ 1898	..	..	773	0 6¾	3,038
„ „ 1899	..	..	108	0 0¾	6,063
Half Year, June, 1900	244	0 2¼	..	..	4,867
5 Years' Total	937	..	1,600	..	..
Less Profit			937	..	
Leaves Net Loss			663	0 1⅛	

LONGSIGHT PRINTING

From

Period. Ended.	Net Supplies.	Expenses.			
		Sundry.	Depreciation.	Interest.	Total.
	£	£	£	£	£
47 Weeks, December, 1895	7,512	3,391	591	415	4,397
Year, „ 1896	15,333	7,387	1,011	599	8,997
¾ „ September, 1897	17,445	7,736	869	507	9,112
1¼ „ December, 1898	34,102	16,144	2,005	1,028	19,177
Year, „ 1899	45,665	21,898	3,287	1,568	26,753
Half Year, June, 1900	30,983	12,407	1,847	883	15,137
5 Years and 5 Months' Total	151,040	68,963	9,610	5,000	83,573

LITTLEBOROUGH FLANNEL

From

Period. Ended.	Net Supplies.	Expenses.			
		Sundry.	Depreciation.	Interest.	Total.
	£	£	£	£	£
Three Quarters, December, 1898	15,152	3,084	388	251	3,723
Year, „ 1899	21,279	4,459	518	297	5,274
Half Year, June, 1900	8,137	2,253	294	202	2,749
2¼ Years' Total	44,568	9,796	1,200	750	11,746

WORKS TRADE.

commencement.

Period. Ended.	Net Profit. Amount.	Net Profit. Rate per £.	Stocks at end.
	£	s. d.	£
47 Weeks, December, 1895	475	1 3⅛	1,089
Year, „ 1896	695	0 10⅞	2,255
¾ „ September, 1897	938	1 0⅞	1,019
1¼ „ December, 1898	1,731	1 0⅛	4,300
Year, „ 1899	785	0 4⅛	6,450
Half Year, June, 1900	979	0 7½	9,489
5 Years and 5 Months' Total	5,603	0 8⅞	..

WORKS TRADE.

commencement.

Period. Ended.	Net Profit. Amount.	Net Profit. Rate per £.	Stocks at end.
	£	s. d.	£
Three Quarters, December, 1898	140	0 2⅛	8,146
Year, „ 1899	202	0 2¼	9,090
Half Year, June, 1900	*361	0 10⅝	12,390
2¼ Years' Total	Loss 19	..	..

* Loss.

MIDDLETON PRESERVE AND

From

Period. Ended.	Net Supplies.	Production.	Expenses.			
			Sundry.	Depreciation.	Interest.	Total.
	£	£	£	£	£	£
Half Year, December, 1896	37,023	47,612	6,058	889	685	7,632
¾ Year, September, 1897	74,172	85,562	12,328	1,696	1,316	15,340
1¼ „ December, 1898	171,055	175,106	21,394	3,603	3,382	28,379
Year, „ 1899	162,041	168,390	19,240	3,235	2,944	25,419
Half Year, June, 1900	79,197	54,917	9,475	1,624	1,383	12,482
4 Years' Total	523,488	531,587	68,495	11,047	9,710	89,252

MANCHESTER TOBACCO

From

Period. Ended.	Net Supplies.	Expenses.			
		Sundry.	Depreciation.	Interest.	Total.
	£	£	£	£	£
Half Year, December, 1898 (29½ weeks)..	55,570	4,372	231	425	5,028
Year, „ 1899	158,731	11,075	640	1,052	12,767
Half Year, June, 1900	103,804	7,870	454	710	9,034
2 Years' Total	318,105	23,317	1,325	2,187	26,829

PICKLE WORKS TRADE.

commencement.

Period. Ended.	Rate on Production.		Net Profit.		Stocks at end.
	Per cent.	Per £.	Amount.	Rate per £.	
	£ s. d.	s. d.	£	s. d.	£
Half Year, December, 1896	16 0 7	3 2⅜	1,832	0 11⅞	17,784
¾ **Year,** September, 1897	17 18 6¾	3 7	3,611	0 11⅝	49,768
1¼ „ December, 1898	16 4 1½	3 2⅞	3,891	0 5⅜	51,611
Year, „ 1899	15 1 10⅞	3 0⅛	8,728	1 0⅞	57,339
Half Year, June, 1900	22 14 6⅞	4 6½	2,955	0 8⅞	34,754
4 Years' Total	16 15 9½	3 4¼	21,017	0 9⅝	..

FACTORY TRADE.

commencement.

Period. Ended.	Net Profit.		Stocks at end.
	Amount.	Rate per £.	
	£	s. d.	£
Half Year, December, 1898 (28½ weeks)	1,742	0 7½	26,847
Year, „ 1899	3,715	0 5½	33,667
Half Year, June, 1900	2,350	0 5⅜	40,506
2 Years' Total	7,807	0 5⅞	..

DISTRIBUTIVE EXPENSES AND RATE PER CENT ON

	TOTALS.		MANCHESTER GROCERY.	
SALES =	**£12,862,478.**		**£6,082,568.**	
Expenses =	Amount.	Rate per £100.	Amount.	Rate per £100.
	£	d.	£	d.
Wages	126928·04	236·83	33345·25	131·57
Auditors' Fees and Mileages	312·71	·58	147·61	·58
„ Deputation Fees	27·59	·05	13·03	·05
„ Fares	46·59	·08	21·98	·08
„ Deputation Fares	17·64	·03	8·29	·03
Fees and Mileages—General and Branch Committees	3537·05	6·59	939·24	3·70
„ „ Stocktakers	57·53	·10	5·85	·02
„ „ Scrutineers	25·24	·05	11·97	·05
„ „ Deputations	1921·38	3·58	598·95	2·36
Fares and Contracts—General and Branch Committees	1100·58	2·06	295·88	1·17
„ „ Stocktakers	14·40	·03	4·92	·02
„ „ Scrutineers	7·62	·02	3·60	·01
„ „ Deputations	885·43	1·65	278·08	1·10
Price Lists: Printing	2828·04	5·28	1018·27	4·02
„ Postage	505·06	·94	254·96	1·00
Balance Sheets: Printing	232·13	·43	109·18	·43
Printing and Stationery	8463·93	15·79	2809·87	11·09
Periodicals	156·98	·30	70·99	·28
Travelling	12860·70	23·99	2256·92	8·90
Stamps	5887·74	10·99	2422·22	9·56
Telegrams	738·22	1·37	489·37	1·99
Petty Cash	921·97	1·73	441·59	1·74
Advertisements and Showcards	2204·81	4·12	1332·48	5·26
"Wheatsheaf" Expenses	4070·23	7·59	1917·34	7·56
Rents, Rates, and Taxes	6890·91	12·86	1456·27	5·74
Coals, Gas, and Water	5124·17	9·56	1325·04	5·23
Oil, Waste, and Tallow	399·03	·75	254·48	1·00
Exhibition and Conference Expenses	662·10	1·23	142·59	·56
Expenses Quarterly Meetings	627·07	1·17	394·98	1·56
Telephones	616·03	1·15	174·58	·69
Legal	116·35	·22	77·02	·30
"Annual," 1899	1003·83	1·87	472·69	1·86
Employés' Picnic	174·06	·33	24·03	·09
Dining-rooms	9688·00	18·08	4460·75	17·60
Repairs, Renewals, &c.	9952·09	18·57	3320·92	13·10
Insurance	3825·03	7·14	636·14	2·51
Depreciation: Land	2772·00	5·18	828·42	3·27
„ Buildings	12417·01	23·17	2428·33	9·58
„ Fixtures	6698·70	12·50	1806·47	7·13
Interest	44164·48	82·40	13004·12	51·31
Totals	278882·38	520·36	79604·67	314·10
	..	**2/3/4·3**	..	**1/6/2·1**

SALES FOR THE YEAR ENDING DECEMBER 23RD, 1899.

MANCHESTER.

DRAPERY.		WOOLLENS AND READY-MADES.		BOOTS AND SHOES.		FURNISHING.	
£549,017.		**£134,878.**		**£314,771.**		**£286,597.**	
Amount.	Rate per £100.	Amount.	Rate per £100.	Amount.	Rate per £100.	Amount.	Rate per £100.
£	d.	£	d.	£	d.	£	d.
14503·43	634·01	3127·86	556·56	5369·04	409·37	6887·55	576·77
13·41	·59	3·43	·61	7·99	·61	6·71	·56
1·18	·05	·30	·05	·71	·05	·59	·05
1·99	·09	·50	·09	1·18	·09	·99	·08
·76	·03	·20	·03	·48	·04	·38	·03
164·38	7·19	40·87	7·27	90·99	6·94	78·66	6·59
8·87	·39	·96	·17	2·09	·16	1·32	·11
1·08	·05	·27	·05	·63	·05	·53	·04
234·81	10·26	24·31	4·32	34·94	2·67	42·06	3·52
96·47	1·60	9·02	1·60	18·47	1·41	16·15	1·35
1·19	·05	·30	·05	·26	·02	·36	·03
·33	·01	·08	·01	·19	·01	·16	·01
94·32	4·12	7·81	1·39	15·46	1·18	11·89	1·00
155·40	6·79	337·86	60·12	42·63	3·25	77·55	6·49
14·38	·63	..	..	8·51	·65	31·06	2·60
9·85	·43	2·41	·43	5·64	·43	4·93	·41
815·26	35·64	245·63	43·70	426·01	32·48	356·68	29·87
3·40	·15	1·67	·30	2·45	·19	3·00	·25
1501·00	65·62	1229·36	218·75	378·42	28·85	604·92	50·66
213·12	9·32	52·25	9·30	121·93	9·30	107·06	8·96
21·23	·93	12·22	2·17	7·44	·57	11·88	·99
48·05	2·10	10·25	1·82	32·67	2·49	29·65	2·48
95·19	4·16	56·22	10·00	130·98	9·99	18·17	1·52
172·11	7·52	48·53	8·63	108·28	8·26	94·79	7·94
908·17	39·69	552·29	98·27	153·08	11·67	313·53	26·25
178·51	7·80	88·94	15·82	80·76	6·16	94·13	7·88
22·14	·97	9·73	1·73	12·63	·96	11·06	·93
68·56	3·00	5·43	·96	45·66	3·48	5·05	·42
35·78	1·56	8·86	1·58	20·64	1·57	17·89	1·50
15·03	·66	3·50	·62	14·55	1·11	11·18	·93
·18	·01	·06	·01	·12	·01	·09	·01
43·24	1·89	11·33	2·01	26·08	1·99	21·67	1·81
18·31	·80	4·57	·81	6·86	·52	13·73	1·15
962·36	42·07	236·30	42·05	551·23	42·03	480·48	40·24
564·86	24·69	169·18	30·10	356·52	27·18	285·61	23·92
488·12	21·34	118·48	21·08	233·03	17·77	160·86	13·47
474·88	20·76	16·24	2·89	179·14	13·65	351·01	29·39
1478·33	64·62	152·75	27·18	579·55	44·19	1091·95	91·48
169·05	7·39	61·59	10·96	428·16	32·64	341·06	28·56
5757·75	251·70	1094·46	194·82	2546·01	194·12	1882·20	157·62
29226·48	1280·68	7746·02	1378·31	12041·41	918·11	13468·54	1127·87
..	5/6/8·6	..	5/14/10·3	..	3/16/6·1	..	4/13/11·8

DISTRIBUTIVE EXPENSES AND RATE PER CENT ON

NEWCASTLE.

GROCERY.

SALES = £2,333,636.

Expenses =	Amount.	Rate per £100.
	£	d.
Wages	18284·31	188·04
Auditors' Fees and Mileages	56·70	·58
„ Deputation Fees	5·00	·05
„ Fares	8·44	·09
„ Deputation Fares	3·20	·03
Fees and Mileages—General and Branch Committees	896·70	9·22
„ „ Stocktakers	4·57	·05
„ „ Scrutineers	4·58	·05
„ „ Deputations	236·38	2·43
Fares and Contracts—General and Branch Committees	314·91	3·24
„ „ Stocktakers	1·06	·01
„ „ Scrutineers	1·39	·01
„ „ Deputations	64·90	·67
Price Lists: Printing	139·50	1·43
„ Postage	49·48	·51
Balance Sheets: Printing	28·71	·30
Printing and Stationery	774·68	7·97
Periodicals	22·92	·24
Travelling	717·53	7·38
Stamps	959·33	9·87
Telegrams	161·26	1·66
Petty Cash	203·93	2·10
Advertisements and Showcards	224·55	2·31
"Wheatsheaf" Expenses	744·01	7·65
Rents, Rates, and Taxes	786·33	8·09
Coals, Gas, and Water	1417·57	14·58
Oil, Waste, and Tallow	61·67	·63
Exhibition and Conference Expenses	86·30	·89
Expenses Quarterly Meetings	52·08	·53
Telephones	224·42	2·31
Legal	·72	·01
"Annual," 1899	181·77	1·87
Employés' Picnic	22·64	·23
Dining-rooms	1135·42	11·68
Repairs, Renewals, &c.	1399·48	14·39
Insurance	333·56	3·43
Depreciation: Land	236·60	2·43
„ Buildings	1387·18	14·26
„ Fixtures	689·85	7·09
Interest	5158·78	53·05
Totals	37082·41	381·36
		=
	....	1/11/9·3

SALES FOR THE YEAR ENDING DEC. 23RD, 1899—*continued.*

NEWCASTLE.

DRAPERY.		WOOLLENS AND READY-MADES.		BOOTS AND SHOES.		FURNISHING.	
£355,561.		**£133,550.**		**£203,453.**		**£233,643.**	
Amount.	Rate per £100.	Amount.	Rate per £100.	Amount.	Rate per £100.	Amount.	Rate per £100.
£	d.	£	d.	£	d.	£	d.
6901·68	465·86	1292·26	232·23	2774·75	327·32	5375·03	552·13
8·68	·59	3·33	·59	5·00	·59	5·70	·59
·76	·05	·31	·06	·44	·05	·50	·06
1·29	·09	·49	·09	·74	·09	·84	·09
·49	·03	·19	·03	·28	·03	·32	·03
190·86	12·88	71·67	12·88	106·44	12·56	122·35	12·57
2·46	·16	·94	·17	2·01	·24	1·85	·19
·69	·05	·26	·04	·40	·05	·46	·05
85·24	5·75	11·06	1·99	20·39	2·41	25·59	2·63
57·35	3·87	19·11	3·43	27·85	3·29	32·34	3·33
·10	·01	·07	·01	·08	·01	·10	·01
·21	·01	·08	·01	·12	·02	·14	·01
24·85	1·68	5·33	·96	8·14	·96	15·20	1·56
16·45	1·11	....	....	·77	·09	4·05	·42
....	....	....	....	....	....	....	....
4·37	·30	1·63	·29	2·49	·29	2·87	·26
382·86	25·84	31·15	5·59	223·49	26·36	274·92	28·24
3·61	·24	·99	·18	2·74	·32	1·70	·17
768·53	51·88	278·29	50·01	271·71	32·05	318·58	32·73
145·48	9·82	49·26	8·85	61·10	7·21	151·89	15·60
12·75	·86	4·25	·76	4·00	·47	5·45	·56
21·97	1·48	8·10	1·46	13·49	1·59	17·84	1·83
27·56	1·86	10·19	1·83	66·32	7·82	17·74	1·82
101·18	6·83	43·88	7·89	67·66	7·98	61·02	6·27
304·80	20·55	85·34	15·34	243·84	28·76	547·90	56·28
265·29	17·90	176·73	31·76	114·04	13·45	122·40	12·57
9·01	·61	3·43	·62	5·19	·61	5·92	·61
13·08	·88	4·91	·88	8·49	1·00	8·58	·88
7·94	·54	2·98	·54	4·54	·54	5·22	·54
32·53	2·20	11·55	2·08	18·22	2·15	21·39	2·20
·11	·01	·05	·01	·07	·01	·07	·01
28·01	1·89	10·93	1·96	16·23	1·91	18·39	1·89
15·09	1·02	6·04	1·09	6·22	·73	3·02	·31
220·03	14·85	79·34	14·27	123·84	14·61	144·50	14·84
615·17	41·55	130·88	23·52	138·37	16·32	99·29	10·20
208·77	14·09	106·62	19·16	133·95	15·80	156·16	16·04
90·00	6·07	26·00	4·67	72·14	8·51	157·90	16·22
544·00	36·72	156·38	28·10	438·37	51·71	966·09	99·24
556·24	37·55	152·32	27·37	436·12	51·45	181·83	18·68
2261·91	152·67	1099·01	197·50	1279·45	150·93	1692·55	173·86
13931·40	940·35	3885·35	698·22	6699·49	790·29	10567·69	1085·52
	=		=		=		=
....	**3/18/4·3**		**2/18/2·2**		**3/5/10·2**		**4/10/5·5**

DISTRIBUTIVE EXPENSES AND RATE PER CENT ON

LONDON.

GROCERY.

SALES= **£1,897,517.**

Expenses=	Amount.	Rate per £100.
	£	d.
Wages	17503·26	221·38
Auditors' Fees and Mileages	45·99	·58
" Deputation Fees	4·06	·05
" Fares	6·85	·09
" Deputation Fares	2·58	·03
Fees and Mileages—General and Branch Committees	614·98	7·78
" " Stocktakers	16·33	·21
" " Scrutineers	3·72	·05
" " Deputations	438·72	5·55
Fares and Contracts—General and Branch Committees	220·05	2·79
" " Stocktakers	5·70	·07
" " Scrutineers	1·14	·02
" " Deputations	231·07	2·92
Price Lists: Printing	383·24	4·85
" " Postage	146·67	1·86
Balance Sheets: Printing	51·00	·65
Printing and Stationery	1416·58	17·92
Periodicals	37·52	·48
Travelling	1628·74	20·60
Stamps	1282·54	16·22
Telegrams	7·10	·09
Petty Cash	74·94	·95
Advertisements and Showcards	170·84	2·11
"Wheatsheaf" Expenses	611·47	7·74
Rents, Rates, and Taxes	978·29	12·38
Coals, Gas, and Water	938·33	11·87
Oil, Waste, and Tallow	3·50	·04
Exhibition and Conference Expenses	190·65	2·41
Expenses Quarterly Meetings	64·28	·81
Telephones	74·85	·95
Legal	37·76	·48
"Annual," 1899	147·14	1·86
Employés' Picnic	34·81	·44
Dining-rooms	862·50	10·91
Repairs, Renewals, &c.	1697·23	21·47
Insurance	540·20	6·83
Depreciation: Land	180·00	2·28
" Buildings	1952·90	24·70
" Fixtures	1233·01	15·60
Interest	5320·36	67·29
Totals	39160·90	495·31
	..	2/1/3·3

SALES FOR THE YEAR ENDING DEC. 23RD, 1899—*continued.*

LONDON.

DRAPERY.		WOOLLENS AND READY-MADES.		BOOTS AND SHOES.		FURNISHING.	
£142,851.		**£32,661.**		**£80,869.**		**£80,906.**	
Amount.	Rate per £100.	Amount.	Rate per £100.	Amount.	Rate per £100.	Amount.	Rate per £100.
£	d.	£	d.	£	d.	£	d.
4818·99	809·62	1260·26	926·06	2199·83	652·86	3284·54	974·33
3·47	·59	·78	·57	1·94	·58	1·97	·59
·30	·05	·07	·05	·17	·05	·17	·05
·52	·09	·12	·09	·28	·08	·29	·09
·20	·04	·05	·04	·11	·03	·11	·03
149·54	25·12	12·13	8·91	29·05	8·62	29·19	8·66
4·91	·82	·65	·48	·64	·19	4·08	1·21
·28	·05	·06	·04	·15	·04	·16	·05
71·50	12·01	13·83	10·16	36·62	10·87	46·98	13·94
29·34	4·93	4·12	3·03	9·74	2·89	9·78	2·90
·08	·01	·05	·04	·04	·01	·09	·03
·08	·01	·02	·01	·04	·01	·04	·01
52·05	8·74	8·06	5·92	13·96	4·14	54·31	16·11
515·27	86·57	120·84	88·80	·02	·01	16·19	4·80
....	....	....	....	....	....	....	....
3·83	·64	·87	·64	2·17	·65	2·18	·65
295·89	49·71	92·90	68·27	154·91	45·97	163·10	48·38
1·65	·28	1·93	1·42	1·45	·43	·96	·28
1141·32	191·75	536·02	393·88	518·75	153·95	710·61	210·80
143·86	24·17	33·19	24·39	65·91	19·56	78·60	23·31
·54	·09	·12	·09	·30	·09	·31	·09
9·29	1·56	1·44	1·06	4·55	1·35	4·21	1·25
10·50	1·76	2·13	1·57	34·25	10·17	7·69	2·28
40·05	6·73	10·44	7·67	27·12	8·04	22·35	6·63
183·12	30·77	86·99	63·92	95·79	28·43	195·17	57·89
116·24	19·53	53·02	38·96	69·37	20·59	83·80	24·86
·11	·02	·03	·02	·06	·02	·07	·02
28·02	4·71	12·39	9·10	26·78	7·95	15·61	4·63
5·03	·85	1·15	·85	2·84	·84	2·86	·85
13·22	2·22	·06	·04	·08	·02	·87	·26
·04	·01	·01	·01	·02	·01	·03	·01
11·18	1·88	2·53	1·86	6·26	1·86	6·38	1·89
8·08	1·36	1·91	1·40	3·72	1·10	5·03	1·49
182·79	30·71	41·96	30·83	103·32	30·66	103·18	30·61
333·64	56·05	408·64	300·28	247·92	73·58	184·38	54·69
336·41	56·51	72·43	53 22	176·06	52·25	124·24	36·85
52·72	8·86	10·28	7·55	26·17	7·77	70·50	20·91
555·91	93·40	99·53	73·14	273·65	82·70	307·09	91·10
333·06	55·96	60·32	44·33	171·39	50·86	78·23	23·21
1484·90	249·47	300·51	220·82	704·67	209·13	577·80	171·40
10937·93	1837·65	3251·84	2389·52	5015·10	1488·36	6193·15	1837·14
..	**7/13/1·6**	..	**9/19/1·5**	..	**6/4/0·3**	..	**7/13/1·1**

PROGRESS FROM COMMENCEMENT, FROM

Year ending	£5 Shares taken up.	No. of Members belonging to our Shareholders.	Capital. Shares.	Loans and Deposits.	Trade and Bank Reserve Fund.	Insurance Fund.	Reserved Balances.	Total.	Net Sales.
			£	£	£	£	£	£	£
October, 1864 (30 weeks)	..	18,337	2,455	Included in Shares.	..	..	..	2,455	51,857
„ 1865	..	24,005	7,182		..	..	..	7,182	120,754
„ 1866	..	31,030	10,968		82	..	..	11,050	175,489
January, 1868 (65 weeks)	..	59,349	11,276	14,355	682	..	..	26,313	331,744
„ 1869	..	74,737	14,888	16,059	1,115	..	..	32,062	412,240
„ 1870	..	79,245	16,556	22,822	1,280	..	..	40,658	507,217
„ 1871 (53 weeks)	..	89,880	19,015	22,323	2,826	..	..	44,164	677,734
„ 1872	5,835	114,588	24,410	25,768	1,910	..	..	52,088	758,764
„ 1873	6,949	134,276	31,352	112,589	2,916	..	..	146,857	1,153,132
„ 1874	13,899	168,985	48,126	147,949	1,613	2,356		200,044	1,636,950
„ 1875	17,326	198,608	60,930	193,594	5,373	3,385	..	263,282	1,964,829
„ 1876	22,254	249,516	78,249	286,614	8,910	5,834	..	379,607	2,247,395
„ 1877 (53 weeks)	24,717	276,522	94,590	299,287	12,631	10,843	634	417,985	2,697,366
„ 1878	24,979	274,649	103,091	287,536	14,554	12,556	788	418,525	2,827,052
„ 1879	28,206	305,161	117,657	291,939	16,245	15,127	1,146	442,114	2,705,625
December, 1879 (50 weeks)	30,688	331,625	130,615	321,670	25,240	15,710	1,095	494,330	2,645,331
„ 1880	33,663	361,523	146,061	361,805	38,422	17,905	1,661	565,854	3,339,681
„ 1881	34,351	367,973	156,052	386,824	16,037	18,644	2,489	580,046	3,574,095
„ 1882	38,643	404,006	171,940	416,832	20,757	19,729	2,945	632,203	4,038,238
„ 1883	41,783	433,151	186,692	455,879	20,447	21,949	6,214	691,181	4,546,889
„ 1884 (53 weeks)	45,099	459,734	207,080	494,840	25,126	24,324	9,988	761,358	4,675,371
„ 1885	51,099	507,772	234,112	524,781	31,094	40,084	11,104	841,175	4,793,151
„ 1886	58,612	558,104	270,679	567,527	37,755	57,015	11,403	944,379	5,223,135
„ 1887	64,475	604,800	300,953	590,091	39,095	73,237	13,666	1,017,042	5,713,279
„ 1888	67,704	634,196	318,583	648,134	51,189	84,201	13,928	1,116,035	6,200,074
„ 1889 (53 weeks)	72,399	679,336	342,218	722,321	58,358	119,541	9,197	1,251,635	7,028,944
„ 1890	92,572	721,316	434,017	824,974	48,549	155,231	11,695	1,474,466	7,429,073
„ 1891	100,022	751,269	473,956	900,752	53,165	193,115	15,409	1,636,397	8,766,430
„ 1892	112,339	824,149	523,512	925,471	56,301	218,534	17,827	1,741,645	9,300,904
„ 1893	121,555	873,698	570,149	917,482	35,813	240,884	14,973	1,779,301	9,526,167
„ 1894	127,211	910,104	598,496	972,586	37,556	259,976	22,488	1,891,102	9,443,938
„ 1895 (53 weeks)	132,639	930,985	635,541	1,092,070	64,354	282,563	19,050	2,093,578	10,141,917
„ 1896	142,868	993,564	682,656	1,195,895	97,852	319,478	20,161	2,316,042	11,115,056
„ 1897	151,682	1,053,564	728,749	1,254,319	109,883	350,747	28,623	2,472,321	11,920,143
„ 1898	161,720	1,118,158	775,536	1,297,182	152,460	382,620	24,202	2,632,000	12,574,748
„ 1899	170,993	1,179,609	821,224	1,372,541	199,104	415,690	20,942	2,829,501	14,212,375
	..	..	..	..	..	..	..	..	174,477,087

Dr. RESERVE FUND ACCOUNT—TRADE DEPARTMENT

	£
Deductions from Reserve Fund—	
Celebration Dinner: Opening Warehouse, Balloon Street	56
Land and Buildings Account Depreciation, Special	1,148
Fixtures „ „	852
Newcastle Formation Expenses	16
Insurance Fund	6,000
Investments Written off: Bank Department	18,259
„ „ Trade Department	10,660
Manchester Ship Canal Shares	20,000
Donations, Subscriptions, &c.	36,125
21st Anniversary Commemoration Expenses, Manchester	2,017
	95,133
Balance—Reserve Fund:—December 23rd, 1899, as per Capital Account £147,878	
„ „ as per proposed Disposal of Profit Account. 28,084	175,962
	£271,095

MARCH, 1864, TO DECEMBER, 1899.

Comparison with corresponding period previous year.		Distributive Expenses.			Net Profit.	Average Dividend paid per £.	Additions to Trade.		Dates Departments and Branches were commenced.
Increase.	Rate.	Amount.	Rate on Sales				† Reserve Fund.	† Insuran'e Fund.	
			Per £.	Per £100.					
£		£	s.	d.	£	d.	£	£	
..	..	347	1 3	13 4½	267	1½	..	..	
..	..	906	1 4	15 0	1,858	3½	..	..	
54,735	45½	1,615	2 6	18 4¾	2,310	3	234	..	Tipperary.
112,688	51⅜	3,135	2 4	18 10¾	4,411	3	450	..	
124,063	43	3,338	1 4	16 2¼	4,862	2⅜	416	..	Kilmallock.
94,977	23	4,644	2 8	18 3⅝	4,248	1½	542	..	Limerick.
159,379	30⅜	5,583	1 5	16 5⅝	7,626	2¼	1,620	..	
86,559	12⅝	6,853	2 3	18 0½	7,867	2¼	1,020	..	
394,368	51⅝	12,811	2 5	22 2⅝	11,116	2¼	1,243	..	Newcastle.
483,818	41⅞	21,147	3	25 10	14,233	2	922	..	Manchester Boot and Shoe, Crumpsall
327,879	20	28,436	3 3	28 11¼	20,684	2	4,461	..	Armagh, Manchester Drapery, Leicester, Hartford, Waterford, Clonmel.
282,566	14⅜	31,555	3 3	28 0⅝	26,750	2⅜	4,826	..	London, Tralee, Durham.
401,095	17½	42,436	3 4	31 5½	36,979	2⅜	4,925	..	Liverpool.
188,897	7⅛	43,169	3 3	30 6⅜	29,189	2	579	..	New York, Goole, Furnishing. S.S. "Plover" purchased. Cork.
121,427*	4⅜*	43,093	3 4	31 10¼	34,959	2½	5,970	..	
22,774	0⅞	41,309	3 4	31 2¾	42,764	2⅜	8,060	..	Launch of Steamship "Pioneer." Rouen. Goole forwarding depôt.
611,282	22⅜	47,153	3 3	28 2¾	42,090	2⅜	10,651	..	Heckmondwike.
234,414	7	51,306	3 4	28 8½	46,850	2⅝	7,672	..	Copenhagen. Purchase of S.S. "Cambrian."
464,143	12⅞	57,340	3 3	28 4¾	49,658	2⅝	3,416	..	Tea and Coffee Department, London.
508,651	12½	66,057	3 3	29 0⅝	47,885	2⅝	3,176	..	Purchase of S.S. "Unity."
41,042	0⅞	70,343	3 4	30 1	54,491	2¾	6,431	..	Hamburg. Bristol Depôt. Launch of S.S. "Progress."
203,946	4⅜	74,305	3 3	31 0	77,630	3⅜	4,454	13,259	
430,028	8⅞	81,653	3 3	31 3⅜	83,928	3¼	7,077	15,469	Longton Depôt. Launch of S.S. "Federation."
490,056	9⅜	93,979	3 4	32 10¾	65,141	2½	2,408	2,778	Batley, Heckmondwike Currying.
486,839	8½	105,027	4	33 10½	82,490	2⅞	8,684	6,614	London Cocoa Department. Launch of S.S. "Equity." Batley Ready-mades
709,638	11⅜	117,849	4	33 6⅜	101,984	3½	2,249	16,658	
532,750	7⅝	126,879	4	34 1⅞	126,979	3½	..	20,982	Launch of S.S. "Liberty." Leeds Ready-mades Department.
1,337,357	18	143,151	3 7	32 7⅝	135,008	3½	1,145	14,702	Dunston, Aarhus, Leicester New Works
534,474	6	165,737	4 1	35 7⅝	98,532	2¼	6,511	1,000	Broughton Cabinet Works.
225,263	2⅜	179,910	4 1	37 9¼	84,156	2¼	†17,215	7,659	
82,229*	0¾*	186,058	4 3	39 4¾	126,192	2¾	26,092	..	Montreal.
516,365	5¼	199,512	4 5	39 4⅛	192,766	3¾	27,424	10,000	Printing, Gothenburg, Irlam, Irish Creameries.
1,164,496	15⅜	218,393	4 3	39 3½	177,419	3½	18,045	10,000	West Hartlepool, Middleton.
805,087	7⅜	246,477	4 3	41 4¼	135,561	2¾	8,338	..	Sydney.
654,605	5⅜	255,032	4 3	40 6¾	231,256	3½	31,618	5,000	Littleboro', Manchester Tobacco Factory.
1,637,627	13	278,882	4 3	39 2⅞	286,250	4	63,843	..	
..	..	3,055,420	4 1	35 0¼	2,495,789	2¾	‡264,287	‡124,121	

* Decrease. † From. ‡ From Disposal of Profit Account.

FROM COMMENCEMENT OF SOCIETY. Cr.

	£
Additions to Reserve Fund—	
From Disposal of Profit Account, as above—Net	264,287
Bonus to Employés: Balances between Amounts Provided and actually Paid	311
Dividend on Bad Debts, previously written off	746
Unclaimed Balances, Shares, Loans, &c.	162
Profit on Sale of Strawberry Estate, Newcastle	1,953
" " Land, Liverpool	713
" " Land and Buildings, Rosedale	11
" " " " South Shields	96
" " " " Newhall	418
" " Shares—New Telephone Company	44
Balance of Share Investments—Lancashire and Yorkshire Productive Society	60
Balance—Sale of Durham Property	376
Interest on Manchester Ship Canal Shares	1,515
Dividend on Sales to Employés	403
	£271,095

The Co-operative Union Limited.

OFFICES: LONG MILLGATE, MANCHESTER.

WHAT IS THE CO-OPERATIVE UNION?

IT is an institution charged with the duty of keeping alive and diffusing a knowledge of the principles which form the life of the Co-operative movement, and giving to its active members, by advice and instruction—literary, legal, or commercial—the help they may require, that they may be better able to discharge the important work they have to do.

WHAT HAS IT DONE?

THE greater part of the legal advantages enjoyed by Co-operators originated in the action of the Central Board of the Union, and the Central Committee which it succeeded. They may be summarised as follows:—

(1) The right to deal with the public instead of their own members only.
(2) The incorporation of the Societies, by which they have acquired the right of holding in their own name lands or buildings and property generally, and of suing and being sued in their own names, instead of being driven to employ trustees.
(3) The power to hold £200 instead of £100 by individual members of our Societies.
(4) The limitation of the liability of members for the debts of the Society to the sum unpaid upon the shares standing to their credit.
(5) The exemption of Societies from charge to income tax on the profits of their business, under the condition that the number of their shares shall not be limited.
(6) The authorising one Registered Society to hold shares in its own corporate name to any amount in the capital of another Registered Society.
(7) The extension of the power of members of Societies to bequeath shares by nomination in a book, without the formality of a will or the necessity of appointing executors, first from £30 to £50, and now to £100, by the Provident Nominations and Small Intestacies Act, 1883, which also makes this power apply to loans and deposits as well as to shares.
(8) The Industrial and Provident Societies Act, 1871, which enables Societies to hold and deal with land freely.
(9) The Industrial and Provident Societies Act, 1876, which consolidated into one Act the laws relating to these Societies, and, among many smaller advantages too numerous to be mentioned in detail, gave them the right of carrying on banking business whenever they offer to the depositors the security of transferable share capital.
(10) The Industrial and Provident Societies Act, 1893.

The Union consists of Industrial and Provident Societies, Joint-Stock Companies, and other bodies corporate.

No Society is admitted into Union unless its management is of a representative character, nor unless it agree—

(1) To accept the statement of principles in the rules of the Union as the rules by which it shall be guided in all its own business transactions.
(2) To contribute to the fund called the Congress Fund the annual payment following:—
   (*a*) If the number of members of any such Society is less than 1,000, then the sum of 2d. for each member.
   (*b*) If the number of such members exceeds 1,000, then, at least, the sum of 2,000d.

In estimating the number of members of a Society comprising other Societies, each such Society is considered to be one member.

The subscription is considered due, 1d. in the first and 1d. in the third quarter of each year, but may be wholly paid in the first quarter.

The financial year commences on January 1st in each year, and ends on December 31st following.

N.B.—Secretaries forwarding Cheques on account of the Union are requested to make them payable to the Co-operative Union Limited; Money Orders to A. WHITEHEAD, Cashier.

SUMMARY OF THE LAW RELATING TO SOCIETIES

UNDER THE

INDUSTRIAL AND PROVIDENT SOCIETIES ACT, 1893.

I. The Formation of Societies—

1. Application must be made to the Registrar of Friendly Societies, in London, Edinburgh, or Dublin, according to the case, on a form supplied by the office, signed by seven persons and the secretary, accompanied by two copies of the rules, signed by the same persons.

2. These rules must provide for twenty matters stated on the form of application.

3. No fees charged on the registration of a society.

N.B.—Model rules on these twenty matters can be obtained from the Registrar's office; and the CO-OPERATIVE UNION LIMITED, LONG MILLGATE, MANCHESTER, publishes, at the cost of 1½d. a copy, general rules, approved of by the Chief Registrar, providing also for many other matters on which rules are useful; and capable of being adopted, either with or without alterations, by a few special rules, with a great saving in the cost of printing.

The General Secretary of the Union will prepare such special rules, without charge, on receiving a statement of the rules desired.

II. Rights of a Registered Society—

1. It becomes a body corporate, which can by its corporate name sue and be sued, and hold and deal with property of any kind, including shares in other societies or companies, and land to any amount.

2. Its rules are binding upon its members, though they may have signed no assent to them; but may be altered by amendments duly made as the rules provide, and registered, for which a fee of 10s. is charged. The application for registration must be made on a form supplied by the Registrar's office.

3. It can sue its own members, and can make contracts, either under its seal or by a writing signed by any person authorised to sign, or by word of mouth of any person authorised to speak for it, which will be binding wherever a contract similarly made by an individual would bind him.

4. It may make all or any of its shares either transferable or withdrawable, and may carry on any trade, including the buying and selling of land, and banking under certain conditions, and may apply the profits of the business in any manner determined by its rules; and, if authorised by its rules, may receive money on loan, either from its members or others, to any amount so authorised.

5. If it has any withdrawable share capital it may not carry on banking, but may take deposits, within any limits fixed by its rules, in sums not exceeding 10s. in any one payment, or £20 for any one depositor, payable at not less than two clear days' notice.

6. It may make loans to its members on real or personal security; and may invest on the security of other societies or companies, or in any except those where liability is unlimited.

7. It may make provision in its rules for the settlement of disputes between members and the Society or any officer thereof, and any decision given in accordance with the conditions stated in the rules is binding on all parties to the dispute, and is not removable into any court of law.

8. If the number of its shares is not limited either by its rules or its practice it is not chargeable with income tax on the profits of its business.

9. It can, in the way provided by the Act, amalgamate with or take over the business of any other society, or convert itself into a company.

10. It can determine the way in which disputes between the society and its officers or members shall be settled.

11. It can dissolve itself, either by an instrument of dissolution signed by three-fourths of its members, or by a resolution passed by a three-fourths vote at a special general meeting, of which there are two forms—(A) purely voluntary, when the resolution requires confirmation at a second meeting; (B) on account of debts, when one meeting is sufficient. In such a winding up hostile proceedings to seize the property can be stayed.

III. Rights of Members (see also *IV.*, 4, 5, 6)—

1. They cannot be sued individually for the debts of the society, nor compelled to pay more towards them than the sum remaining unpaid on any shares which they have either expressly agreed to take or treated as their property, or which the rules authorise to be so treated.

2. If they transfer or withdraw their shares, they cannot be made liable for any debts contracted subsequently, nor for those subsisting at the time of the transfer or withdrawal, unless the other assets are insufficient to pay them.

3. Persons not under the age of 16 years may become members, and legally do any acts which they could do if of full age, except holding any office.

4. An individual or company may hold any number of shares allowed by the rules, not exceeding the nominal value of £200, and any amount so allowed as a loan. A society may hold any number of shares.

5. A member who holds at his death not more than £100 in the society as shares, loans, or deposits, may, by a writing recorded by it, nominate, or vary or revoke the nomination of any persons to take this investment at his death; and if he dies intestate, without having made any subsisting nomination, the committee of management of the society are charged with the administration of the fund; subject in either case to a notice to be given to the Commissioners of Inland Revenue whenever the sum so dealt with exceeds £80.

6. The members may obtain an inquiry into the position of the society by application to the Registrar.

IV. Duties of a Registered Society—

1. It must have a registered office, and keep its name painted or engraved outside, and give due notice of any change to the Registrar.

2. It must have a seal on which its name is engraved.

3. It must have its accounts audited at least once a year, and keep a copy of its last balance sheet and the auditors' report constantly hung up in its registered office.

4. It must make to the Registrar, before the 31st of March in every year, a return of its business during the year ending the 31st December previous, and supply a copy of its last returns gratis to every member and person interested in its funds on application.

5. It must allow any member or person interested in its funds to inspect his own account and the book containing the names of the members.

6. It must supply a copy of its rules to every person on demand, at a price not exceeding one shilling.

7. If it carries on banking, it must make out in February and August in every year, and keep hung up in its registered office, a return, in a form prescribed by the Act; and it has also to make a return every February to the Stamp Office under the Banking Act.

The non-observance by a society of these duties exposes it and its officers to penalties varing from £1 to £50, which are in some cases cumulative for every week during which the neglect lasts.

THE

SCOTTISH

CO-OPERATIVE WHOLESALE SOCIETY

LIMITED.

PLATES, ADVERTISEMENTS, STATISTICS, &c.,

PAGES 85 TO 134.

SCOTTISH CO-OPERATIVE
WHOLESALE SOCIETY LIMITED.

Enrolled 20th April, 1868, under the provisions of the Industrial and Provident Societies Act, 20th August, 1867, 30 and 31 Vict., cap. 117, sec. 4.

Business Commenced 8th September, 1868.

REGISTERED OFFICE, FURNITURE, & STATIONERY WAREHOUSE:
MORRISON STREET, GLASGOW.

GROCERY AND PROVISION WAREHOUSE:
PAISLEY ROAD, GLASGOW.

DRAPERY WAREHOUSE:
DUNDAS AND ST. JAMES' STREETS, GLASGOW.

BOOT AND SHOE WAREHOUSE:
PATERSON AND ST. JAMES' STREETS, GLASGOW.

SHIRT FACTORY, TAILORING FACTORY, WATERPROOF FACTORY, AERATED WATER FACTORY, AND CARTWRIGHT DEPT.:
PATERSON STREET, GLASGOW.

MANTLE FACTORY:
DUNDAS STREET, GLASGOW.

BOOT AND SHOE FACTORY, CLOTHING FACTORIES, CABINET AND BRUSH FACTORIES, PRINTING WORKSHOP, PRESERVE AND CONFECTION WORKS, COFFEE ESSENCE WORKS, TOBACCO FACTORY, AND PICKLE WORKS:
SHIELDHALL, NEAR GOVAN, GLASGOW.

INTRODUCTION.

WE have again the pleasing duty of placing in your hands our "Annual" for another year, being assured that the present volume will on perusal be found to maintain the high position which the Co-operative "Annual" has taken amongst year books.

The articles on social and economic subjects which from year to year appear in the "Annual" are of such a character as to command the attention of all interested in those subjects, while the botanical and other papers are not only pleasant reading to the general reader, but are so full of interesting information as to make them valuable text books to students of natural history.

We can also confidently invite consideration of our usual statistical pages, which all show continued and general prosperity in the Co-operative movement, both wholesale and retail, and which ought to act as an encouragement to further effort for extension.

SCOTTISH

CO-OPERATIVE WHOLESALE SOCIETY

LIMITED.

Branches:

LINKS PLACE, LEITH.
GRANGE PLACE, KILMARNOCK.
TRADES LANE, DUNDEE.
HENRY STREET, ENNISKILLEN, IRELAND.

FURNITURE WAREHOUSE, DRAPERY & BOOT SAMPLE ROOM, CHAMBERS STREET, EDINBURGH.
CHANCELOT ROLLER FLOUR MILLS, BONNINGTON, EDINBURGH.
SOAP WORKS, GRANGEMOUTH.
ETTRICK TWEED MILLS, SELKIRK.
JUNCTION FLOUR AND OATMEAL MILLS, LEITH.

CREAMERIES:
ENNISKILLEN, BELNALECK, GOLA, FLORENCE COURT, S. BRIDGE, GARDNER'S CROSS, BLACK LION, IRELAND; BLADNOCH, WIGTOWNSHIRE, N.B.

FISH-CURING WORKS, ABERDEEN.

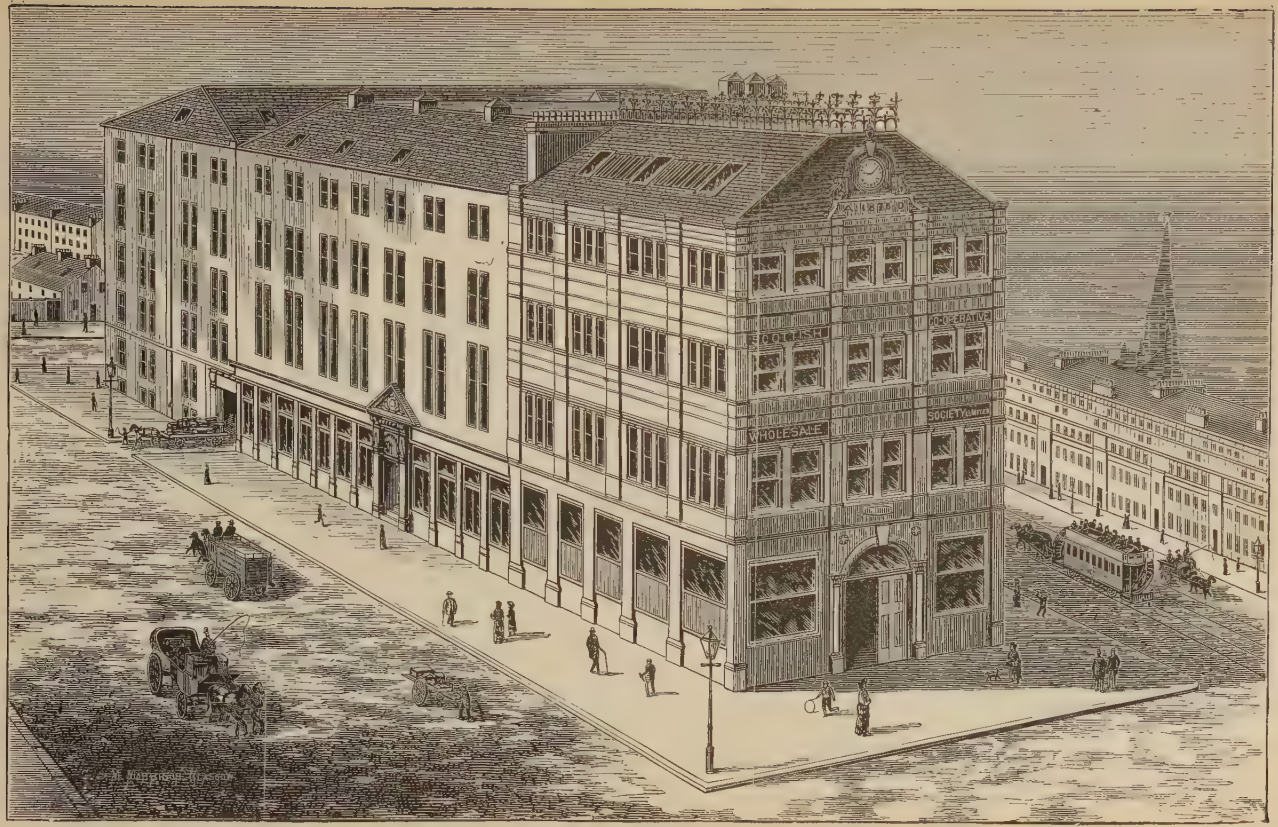
TEA AND COFFEE DEPARTMENT:
LEMAN STREET, LONDON, E.

Bankers:
THE UNION BANK OF SCOTLAND LIMITED.

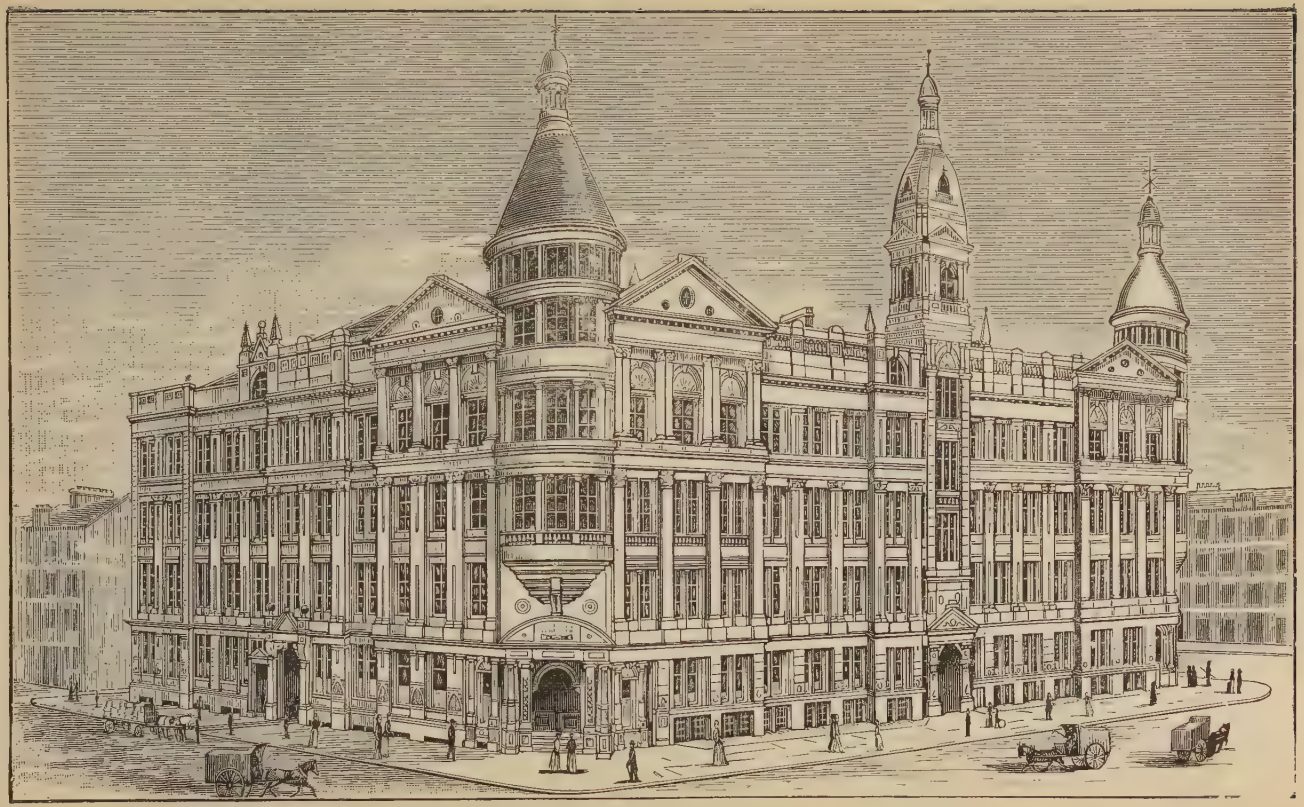
Head Offices:

GLASGOW:	LONDON:	EDINBURGH:
INGRAM STREET.	62, CORNHILL, E.C.	GEORGE STREET.
General Manager:	**Manager:**	**Manager:**
ROBERT BLYTH.	JOHN A. FRADGLEY.	JAMES MORTON.

Registered Office and Furniture Warehouse, 95 Morrison Street, Glasgow



GROCERY AND PROVISION WAREHOUSE, 119 PAISLEY ROAD.



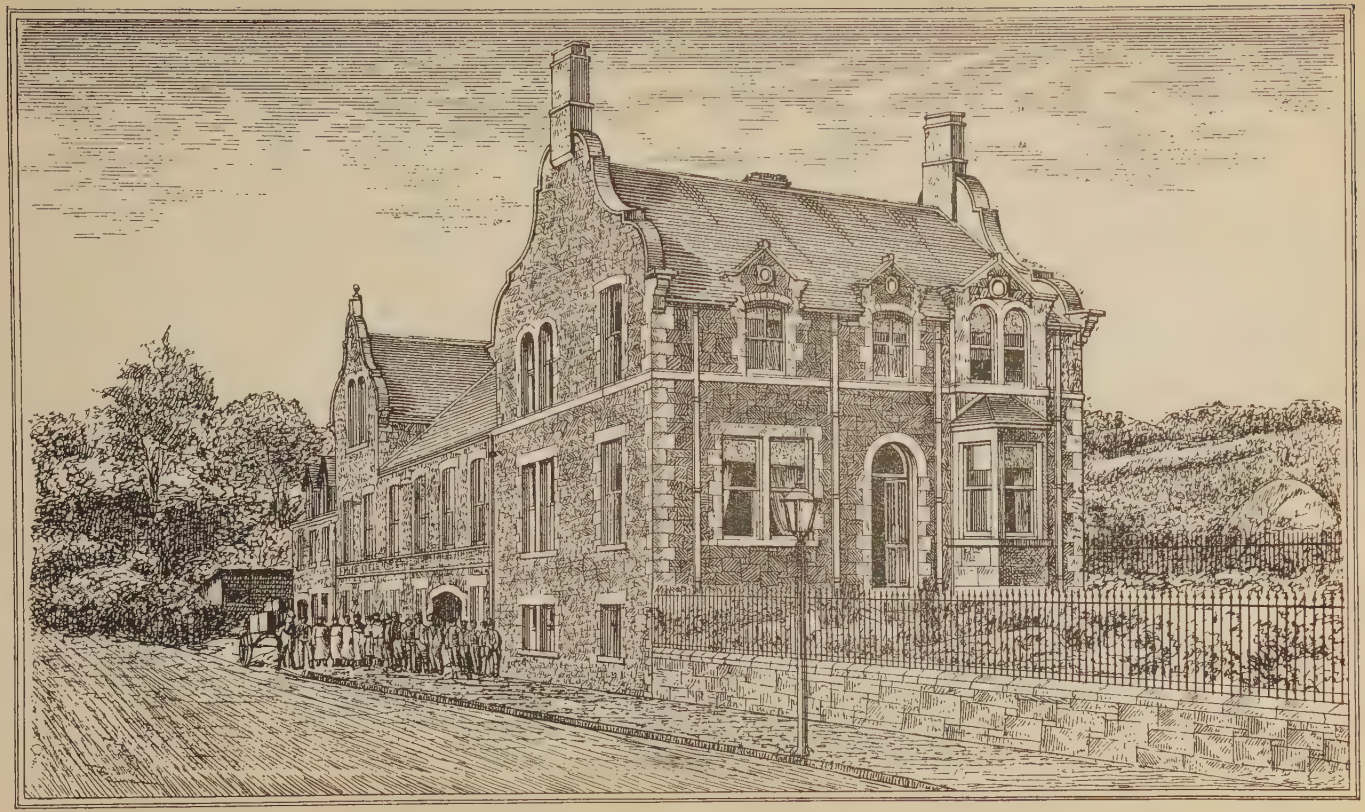
Glasgow Drapery and Boot and Shoe Warehouses Dundas Street

GLASGOW: GROCERY AND PROVISION WAREHOUSE AND HALL, CLARENCE STREET.

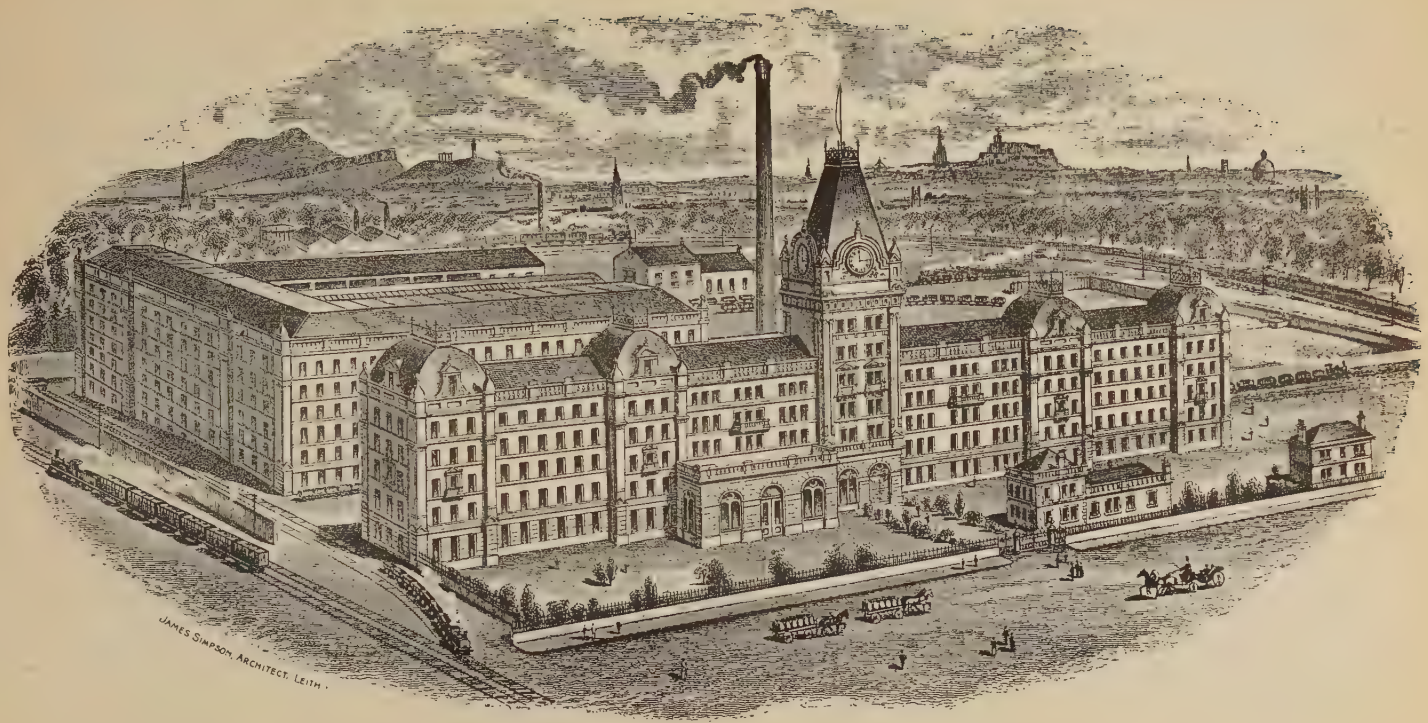
LEITH GROCERY AND PROVISION WAREHOUSE LINKS PLACE.

KILMARNOCK "GROCERY" AND PROVISION WAREHOUSE, GRANGE PLACE.

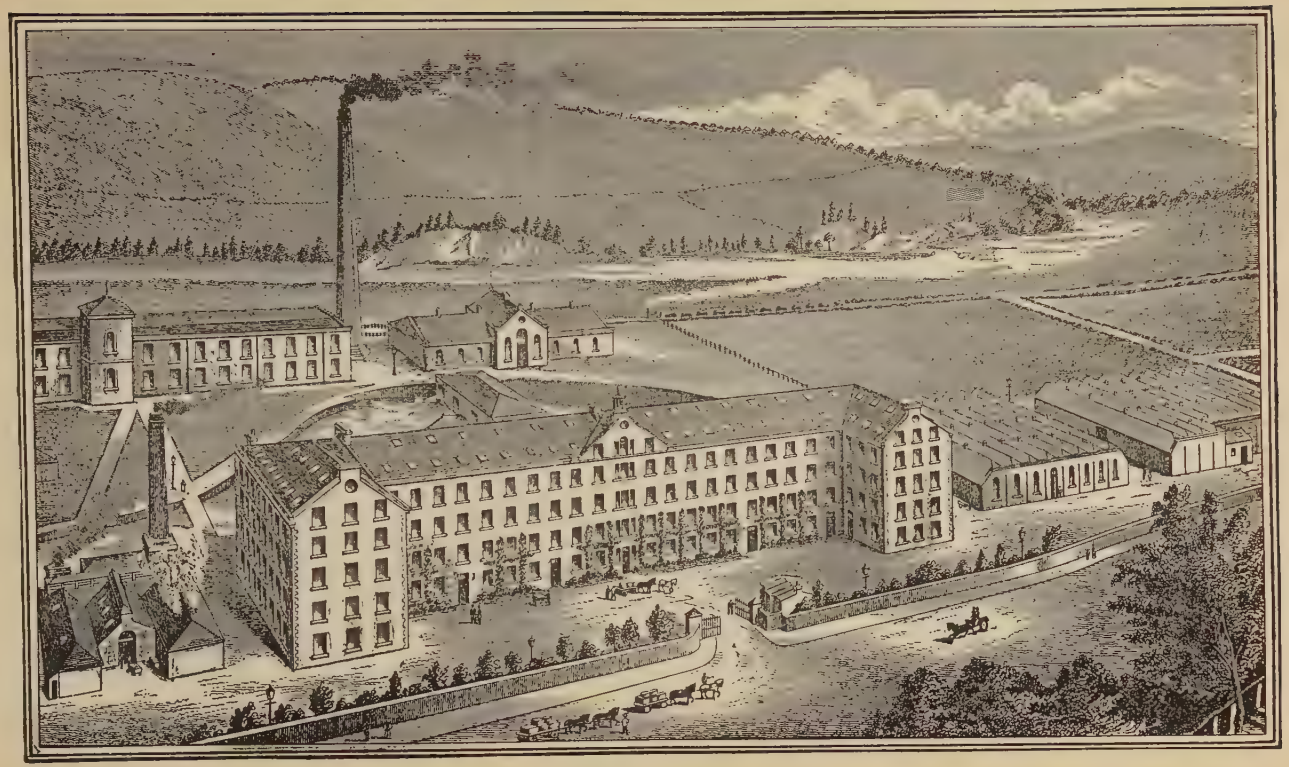
GROCERY ETC., CROOKSTON STREET, GLASGOW



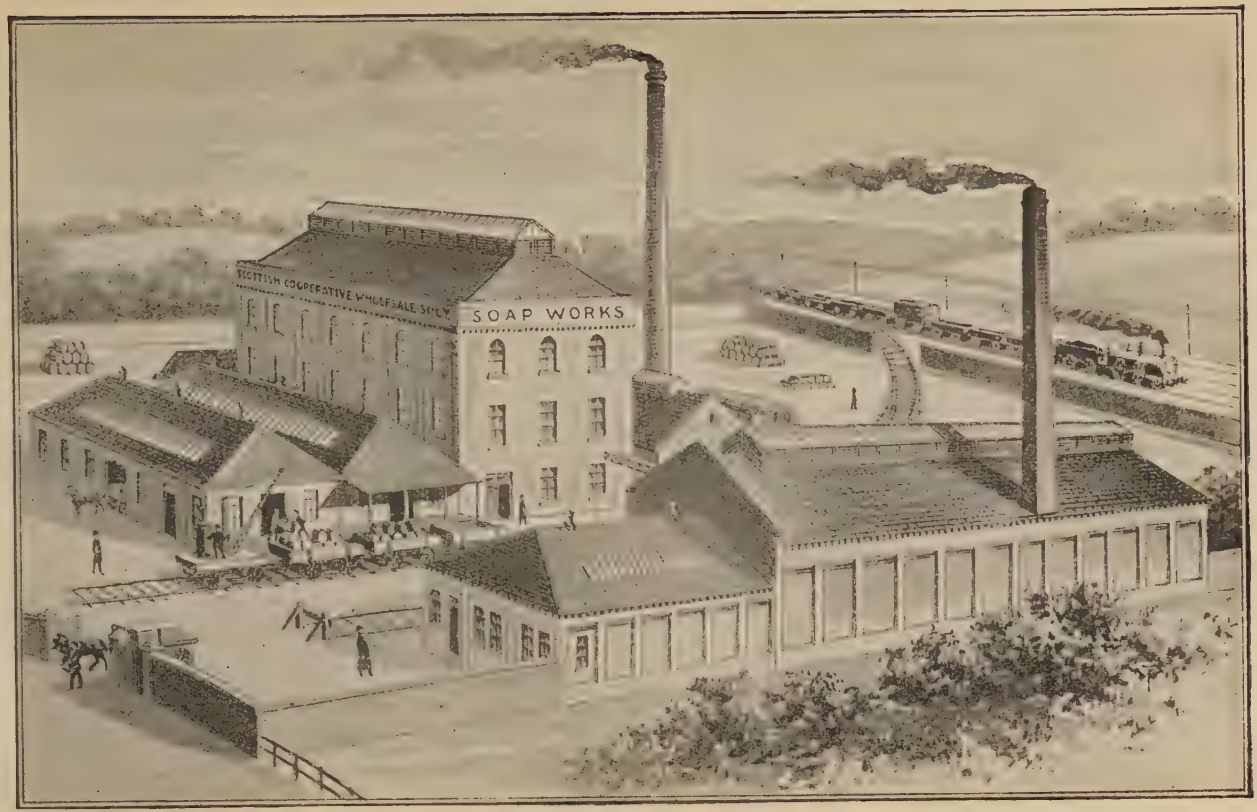
ENNISKILLEN DEPOT—BUTTER, EGGS, AND BACON.



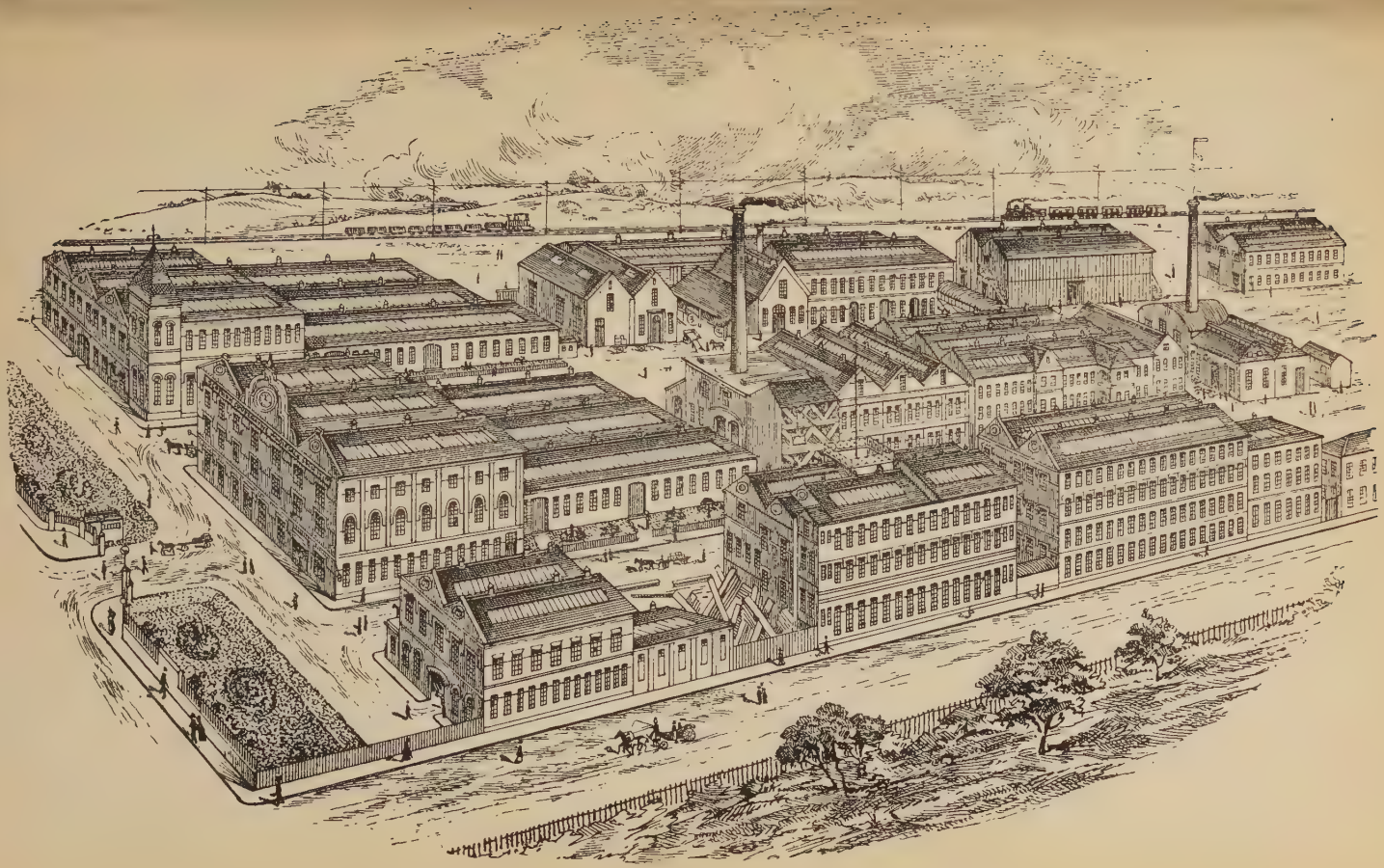
·CHANCELOT·ROLLER·FLOUR·MILLS.·EDINBURGH.·1891·



ETTRICK TWEED MILLS, SELKIRK.



Soap Works, Grangemouth.



PRODUCTIVE WORKS, SHIELDHALL, GOVAN, NEAR GLASGOW.

General Committee.

President:

Mr. WILLIAM MAXWELL, Caerlaverock, Polmont Station.

Secretary:

Mr. ANDREW MILLER, Haldane Cottage, Balcarres Street, Tillicoultry.

Directors:

Mr. DANIEL THOMSON .. Rolland House, Rolland Street, Dunfermline.
Mr. JOHN PEARSON..... Fenton Street, Alloa.
Mr. ISAAC Mc.DONALD .. 7, Knoxland Street, Dumbarton.
Mr. JOHN ARTHUR ..... 39, High Street, Paisley.
Mr. T. C. Mc.NAB..... 43, Dudley Crescent, North Leith.
Mr. HENRY MURPHY.... Clydeview Villa, Castlegate Street, Lanark.
Mr. JOHN STEVENSON .. 5, W. Fullarton Street, Kilmarnock.
Mr. PETER GLASSE..... 296, St. George's Road, Glasgow.
Mr. THOMAS LITTLE .... 264, Scott Street, Galashiels.
Mr. ROBERT STEWART .. 15, Rutland Crescent, Paisley Rd. W., Glasgow.

Sub-Committees:

(1) Finance and Property—

Messrs. Mc.NAB, THOMSON, GLASSE, and MILLER.

Mr. Glasse, Convener Finance. Mr. Thomson, Convener Property.

(2) Grocery: Distributive and Productive—

Messrs. ARTHUR, MAXWELL, STEWART, and LITTLE.

Mr. Stewart, Convener Distributive. Mr. Maxwell, Convener Productive.

(3) Drapery and Furnishing: Distributive and Productive—

Messrs. STEVENSON, MURPHY, Mc.DONALD, and PEARSON.

Mr. Murphy, Convener Distributive. Mr. Mc.Donald, Convener Productive.

Auditors:

Mr. JNO. ALEXANDER, P.A., Paisley. | Mr. JNO. MILLEN, Rutherglen.
Mr. ROBT. J. SMITH, C.A., Glasgow.

Officers of the Society.

Manager: Mr. JAMES MARSHALL, Glasgow. **Accountant:** Mr. ROBERT MACINTOSH, Glasgow. **Cashier:** Mr. ALLAN GRAY, Glasgow.

Buyers, &c.:

Grocery and Provisions	Glasgow	Mr. E. ROSS.
" "	"	Mr. JOHN Mc.DONALD.
" "	"	Mr. JOHN JAMIESON.
" "	Leith	Mr. PETER ROBERTSON.
" "	"	Mr. WILLIAM Mc.LAREN.
" "	Kilmarnock	Mr. WILLIAM LAIRD.
" "	"	Mr. DAVID CALDWELL.
" "	Dundee	Mr. JOHN BARROWMAN.
Potato Department	Glasgow	Mr. JOHN Mc.INTYRE.
" "	Leith	Mr. JOHN WHITE.
Cattle	Glasgow	Mr. WILLIAM DUNCAN.
Provisions	Enniskillen	Mr. WILLIAM WHYTE.
Preserve Works	Glasgow	Mr. N. ANDERSON.
Tobacco Factory	"	Mr. THOMAS HARKNESS.
Chancelot and Junction Flour Mills	Edinburgh	Mr. WM. F. STEWART.
	Master Miller	Mr. SYLVANUS WEAR.
Soap Works	Grangemouth	Mr. T. B. BOLTON.
Farm	Larbert	Mr. ROBERT DEMPSTER.
Tea Department	London	Mr. CHARLES FIELDING.
Printing & Stationery Department	Glasgow	Mr. DAVID CAMPBELL.
Drapery Department	"	Mr. DAVID GARDINER.
" " Assistant	"	Mr. GAVIN NEISH.
Furniture Department and Cabinet Works	"	Mr. WILLIAM MILLER.
	Edinburgh	Mr. GEO. D. LAWSON.
Boot and Shoe Department and Factory	Glasgow	Mr. ALBERT JOHNSON.
Ettrick Tweed & Blanket Mills	Selkirk	Mr. ANDREW WESTLAND.
Clerk of Works	Glasgow	Mr. JAMES DAVIDSON.
Engineering Department	"	Mr. JAMES COATS.
Carting Superintendent	"	Mr. JAMES CALDWELL.
Coal Department	"	Mr. T. BURTON.
Fish Curing	Aberdeen	Mr. W. C. STEPHEN.

Travellers:

Grocery Department	Glasgow	Mr. GEO. BLACKWOOD.
" "	"	Mr. JOHN KNOX.
" "	Leith	Mr. A. STODDART.
Tobacco	Glasgow	Mr. JOHN ROSS.
Flour Mills	Edinburgh	Mr. GEORGE FISHER.
Drapery Department	Glasgow	Mr. J. D. STEWART.
" "	"	Mr. JAMES HENRY.
" "	"	Mr. JOHN BOWMAN.
" "	"	Mr. ROBERT WOOD.
" "	"	Mr. JOHN TAYLOR.
" "	Edinburgh	Mr. GEORGE TAIT.
Ettrick Mills	Glasgow	Mr. JAMES ALLAN.
Furniture Department	"	Mr. GEORGE CARSON.
" "	"	Mr. ALEXR. YOUNG.
Boot and Shoe Department	"	Mr. G. W. ROSS.
" " "	"	Mr. J. J. HORN.
" " "	"	Mr. JOHN H. WARDROP.
Soap Works	Grangemouth	Mr. WM. Mc.FARLANE.

Business Arrangements.

Registered Office:

MORRISON STREET, GLASGOW.

Branches:

LINKS PLACE, LEITH; GRANGE PLACE, KILMARNOCK;

TRADES LANE, DUNDEE;

HENRY STREET, ENNISKILLEN, IRELAND;

LEMAN STREET, LONDON, E.

BUSINESS ARRANGEMENTS.

Societies, to which our trade is strictly confined, desirous of opening an account with this Society, should forward a copy of their registered Rules and latest balance sheet; or, if but recently started, a statement showing the number of members, value of shares, amount subscribed for and paid up, weekly turnover expected, and the amount of credit allowed, if any, per member in proportion to the capital paid up. Should these particulars be considered satisfactory, goods will be supplied on the following terms:—The maximum credit allowed is fourteen days, and interest is charged quarterly on all in excess of this allowance at the rate of 2½ per cent per annum, but in cases where the debt exceeds one month's purchases 5 per cent is charged.

Interest at the rate of 2½ per cent per annum is allowed on prepaid accounts.

The Directors, by authority of the general meeting, are empowered to have the books of societies examined whose accounts are overdue, and to take the necessary steps to protect the other members of the federation.

Orders for goods should bear the price or brand of the article wanted, the mode of transit, and name of station to which the goods are to be sent. Orders for the different departments should be on separate slips. Goods not approved of must be returned at once and intact. No claim for breakage, short weight, &c., can be entertained unless made within six days after goods are received. Delay in delivery should be at once advised.

WEEKLY STATEMENT OF ACCOUNT.

5TH WEEK.
73RD QUARTER.

LEDGER FOLIO, 929.
119, PAISLEY ROAD,
GLASGOW, *September 3rd, 1887.*

The Grahamston and Bainsford Co-operative Society Limited.

Dr. To The Scottish Co-operative Wholesale Society Limited. Cr.

GOODS.

Date.	Amount of each Invoice.	Balance last Statement.
	£ s. d.	£ s. d.
		698 7 2
Aug. 30..	0 4 3	....
„ 30..	18 11 7	....
„ 30..	29 0 8	....
„ 30..	32 4 0	....
„ 30..	0 17 7	....
„ 30..	4 10 0	....
„ 30..	4 4 0	....
„ 30..	3 2 6	....
„ 31..	0 6 6	....
„ 31..	0 8 3	....
„ 31..	0 10 10	....
„ 31..	0 8 3	....
„ 31..	1 5 0	....
„ 31..	0 10 11	....
„ 31..	59 16 9	....
„ 31..	0 11 3	....
„ 31..	7 3 5	....
Sept. 1..	2 10 6	....
„ 1..	4 17 6	....
„ 1..	0 15 2	....
„ 3..	0 6 6	....
„ 3..	0 9 2	....
„ 3..	17 10 0	....
„ 3..	0 18 0	....
„ 3..	3 10 6	....
„ 3..	5 13 8	....
„ 3..	12 11 1	....
„ 3..	4 18 7	....
„ 3..	5 3 6	....
„ 3..	0 12 9	....
„ 3..	0 1 10	....
„ 3..	2 14 9	....
„ 3..	1 8 6	....
„ 3..	27 12 8	....
		255 10 5
	To balance	....
	£	953 17 7

CASH AND CREDITS.

Date.	Cash.	Credit.	Totals.
	£ s. d.	£ s. d.	£ s. d.
Aug. 30..	....	0 5 0	....
„ 31..	....	1 0 0	....
„ 31..	....	0 12 9	....
„ 31..	....	0 12 10	....
Sept. 1..	....	0 5 6	....
„ 1..	....	0 1 0	....
„ 1..	....	1 3 6	....
„ 1..	....	2 7 0	....
„ 2..	....	0 12 9	....
„ 2..	....	0 12 9	....
„ 2..	....	0 14 9	....
„ 2..	....	0 10 0	....
„ 3..	....	0 15 6	....
„ 3..	....	10 11 1	....
„ 3..	....	0 15 6	....
„ 3..	....	1 12 0	....
			22 11 11
„ 2..	600 0 0	....	600 0 0
		By balance	331 5 8
		£	953 17 7

If the above Statement differs from your Books, we shall be glad if you will point out the difference at once.

Terms of Membership.

EXCERPT FROM SOCIETY'S RULES.

Admission of Members and Application for Shares.

The Society shall consist of such Co-operative Societies registered under the Industrial and Provident Societies Act, 1893, or any employé of this Society who is over twenty-one years of age, as have been admitted by the Committee, but no society trafficking in intoxicating liquors shall be eligible for membership in the Society, and each admission must be entered in the minute book of the Society. Every application for membership, except in the case of employés, must be sanctioned by a resolution of a general meeting of any society making such application, and the same must be made in the form given in Schedule A (see appendix at end of rules), said form to be duly attested by the signature of the president, secretary, and three of the members thereof, and stamped with such society's seal. Every society making application shall state the number of its members, and take up not less than one share for each member, and shall increase the number annually as its members increase, in accordance with its last return to the Registrar; but no member other than a society registered under the Industrial and Provident Societies Act, 1893, shall hold an interest in the funds exceeding £50. It shall be in the option of any society to apply for shares in excess of their individual membership at any time; such applications shall be signed by the president, secretary, and three members of committee, but the granting of such excess shares shall be at the discretion of the Committee of this Society.

Any employé applying for membership must apply for not less than five shares.

Capital: How Paid Up.

The capital of the Society shall be raised in shares of twenty shillings each, which shall be transferable only; every member, society, or employé, on admission, shall pay the sum of not less than one shilling on each share taken up, and the unpaid portion of the shares may be paid by dividends, or bonus, and interest; but any member may pay up shares in full or in part at any time.

APPLICATION FORM.

Whereas, by a resolution of the.....Co-operative Society Limited, passed at a general meeting held on the....day of....., it was resolved to take up.....shares (being one share of twenty shillings for each member), said shares being transferable, in the **Scottish Co-operative Wholesale Society Limited**, *and to accept the same on the terms and conditions specified in the Rules. Executed under the seal of the society on the....day of..... Attested by*

.....
..... *Three Members.*
.....

BENEFITS DERIVED FROM MEMBERSHIP.

(*a*) The liability of the member is limited, each member being only responsible for the value of the shares held.

(*b*) Members receive double the rate of dividend on purchases paid to non-members.

(*c*) Share capital is paid 5 per cent per annum.

(*d*) Members have a share in the management of the Wholesale in proportion to the amount of goods bought, as each society has one vote in right of membership, one for the first £1,000 worth of goods bought, and one other additional vote for every complete £2,000 of purchases thereafter.

These advantages, added to the special benefits secured by the leading position of the Wholesale, will, we trust, induce societies as yet non-members to carefully reconsider the question, and take the necessary steps to secure to their members the full benefits of co-operative distribution.

CORRESPONDENCE.

All letters must be addressed to the Society, and not to individuals. Addressed envelopes are supplied at cost price. Separate slips ought to be used for the different departments—the Accountant's, Grocery and Provision, Drapery, Boot and Shoe, Furniture. The slips can all be enclosed in the one envelope. Attention to this simple rule will greatly facilitate the despatch of goods and ensure promptitude in answering inquiries; it will also aid in the classification of the letters for reference in any case of irregularity or dispute.

Cash Remittance.

Cheques must be made payable to the Society. If remitted through the UNION BANK OF SCOTLAND LIMITED, the usual commission charged will be saved.

LIST OF BRANCHES

OF THE

UNION BANK OF SCOTLAND LIMITED.

HEAD OFFICES:—GLASGOW, INGRAM STREET; EDINBURGH, GEORGE STREET.
LONDON OFFICE:—62, CORNHILL, E.C.

Branches :

Aberdeen.
Aberdeen, George Street.
" Holburn.
" Torry.
" West End.
Aberfeldy.
Aberlour, Strathspey.
Alloa.
Alva.
Ardrishaig.
Ardrossan.
Auchterarder.
Auchtermuchty.
Ayr.
Ballater.
Banchory.
Banff.
Barrhead.
Barrhill.
Bathgate.
Beith.
Blair-Athole (sub to Pitlochrie).
Blairgowrie.
Bo'ness.
Braemar.
Brechin.
Bridge of Allan.
Buckie, Banffshire.
Campbeltown.
Castle-Douglas.
Clydebank.
Coatbridge.
Coupar-Angus.
Crieff.
Cullen.
Dalbeattie.
Dalry, Galloway.
Darvel (sub to Galston).
Doune.
Dumbarton.
Dumfries.
Dunblane.
Dundee.
Dunkeld.
Dunning.
Dunoon.
Edinburgh, Forrest Road.
" Golden Acre.
" Haymarket.
" Hunter Square.
" Lothian Road.
Edinburgh, Morningside.
" Murrayfield.
" Newington.
" Norton Park.
" S. Morningside
(sub to Morningside).
Edzell.
Elgin.
Ellon.
Errol.
Fochabers.
Forfar.
Fraserburgh.
Galston.
Gatehouse.
Girvan.
Glasgow, Anderston.
" Bridgeton Cross.
" Charing Cross.
" Cowcaddens.
" Eglinton Street.
" Hillhead.
" Hope Street.
" Kinning Park.
" Maryhill.
" St. Vincent Street.
" Shawlands.
" Springburn.
" Tradeston.
" Trongate.
" Union Street.
Gourock.
Govan.
Greenock.
Hamilton.
Helensburgh.
Huntly.
Inveraray.
Inverness.
Inverurie.
Irvine.
Johnstone.
Keith.
Killin.
Kilmarnock.
Kincardine.
Kirkcaldy.
Kirkwall.
Kirriemuir.
Ladybank.
Largs.
Larkhall.
Leith.
Lerwick.
Leslie.
Lochgelly, Fifeshire.
Lochgilphead.
Macduff.
Maybole.
Mearns (open on Tuesdays and Fridays - sub to Barrhead).
Millport.
Moffat.
Moniaive.
New Aberdour (open on Mondays and Fridays — sub to Rosehearty).
New Pitsligo.
Paisley.
Paisley, Wellmeadow.
Partick.
Perth.
Peterhead.
Pitlochrie.
Port-Glasgow.
Portsoy.
Renfrew.
Rosehearty.
St. Margaret's Hope, Orkney.
Scalloway, Shetland (open on Tuesdays and Fridays—sub to Lerwick).
Shettleston.
Stewarton.
Stirling.
Stonehouse (open on Mondays, Wednesdays, and Fridays—sub to Larkhall).
Strachur, Lochfyne (open on Thursdays-sub to Inveraray)
Stranraer.
Strathaven.
Stromness.
Tarbert, Lochfyne.
Tarland.
Thornhill.
Tillicoultry.
Tollcross.
Troon.
Turriff.
Wick.

Statement Showing the Progress of the Society

Date, with Comparisons of

	Year ending	Number of Shares Subscribed. Societies.	Number of Shares Sub-scribed. Employés.	Capital: Includes Share, Loan, Reserve, and Insurance Funds.	Net Sales.
				£	£
1st Quarter.....	Dec. 7, 1868	..	..	1,795	9,697
1st Year—52 weeks	Dec. 5, 1869	..	..	5,174	81,049
2nd „ 50 „	Nov. 19, 1870	..	..	12,542	105,294
3rd „ 52 „	„ 18, 1871	..	..	18,009	162,658
4th „ „ „	„ 16, 1872	18,708	..	30,931	262,530
5th „ „ „	„ 15, 1873	21,271	..	50,433	384,489
6th „ „ „	„ 14, 1874	24,654	..	48,981	409,947
7th „ „ „	„ 13, 1875	27,112	..	56,750	430,169
8th „ 51 „	„ 4, 1876	29,008	..	67,218	457,529
9th „ 52 „	„ 3, 1877	31,945	..	72,568	589,221
10th „ „ „	„ 2, 1878	34,830	..	83,173	600,590
11th „ „ „	„ 2, 1879	36,008	..	93,076	630,097
12th „ „ „	Oct. 30, 1880	41,584	..	110,179	845,221
13th „ „ „	Nov. 5, 1881	49,073	..	135,713	986,646
14th „ „ „	„ 4, 1882	53,684	..	169,428	1,100,588
15th „ „ „	„ 3, 1883	59,529	..	195,396	1,253,154
16th „ „ „	„ 1, 1884	65,331	..	244,186	1,300,331
17th „ „ „	Oct. 31, 1885	70,066	..	288,945	1,438,220
18th „ 60 „	Dec. 25, 1886	79,874	..	333,658	1,857,152
19th „ 53 „	„ 31, 1887	87,220	..	367,309	1,810,015
20th „ 52 „	„ 29, 1888	96,521	..	409,668	1,963,853
21st „ „ „	„ 28, 1889	107,004	..	480,622	2,273,782
22nd „ „ „	„ 27, 1890	117,664	..	575,322	2,475,601
23rd „ „ „	„ 26, 1891	131,086	..	671,108	2,828,036
24th „ 53 „	„ 31, 1892	139,022	..	778,494	3,104,768
25th „ 52 „	„ 30, 1893	149,164	2,726	869,756	3,135,562
26th „ „ „	„ 29, 1894	159,820	2,629	940,835	3,056,582
27th „ „ „	„ 28, 1895	171,985	3,099	1,134,269	3,449,461
28th „ „ „	„ 26, 1896	189,763	3,194	1,237,317	3,822,580
29th „ „ „	„ 25, 1897	211,859	4,308	1,286,624	4,405,854
30th „ 53 „	„ 31, 1898	223,669	5,054	1,333,078	4,692,330
31st „ 52 „	„ 30, 1899	240,873	5,629	1,457,645	5,014,189
126–27th Quarters....	June 30, 1900	244,562	6,275	1,559,511	2,636,487

FROM ITS COMMENCEMENT IN SEPTEMBER, 1868, TILL

SALES AND OTHER INFORMATION.

Gross Total.	Increase over the previous Year.	Rate per cent Increase.	Expenses.	Rate per £ on Sales.	
£ ..	£ ..	..	£ 153	3·8	1st Quarter.
90,791	..	..	1,035	3·0	1st Year—52 weeks.
196,041	24,155	29·7	1,549	3·5	2nd „ 50 „
358,699	57,408	54·5	2,180	3·2	3rd „ 52 „
621,230	99,872	61·4	3,469	3·1	4th „ „ „
1,005,719	121,958	46·4	5,055	3·1	5th „ „ „
1,415,667	25,458	6·6	6,696	3·9	6th „ „ „
1,845,836	20,222	4·9	7,137	3·9	7th „ „ „
2,303,365	27,359	6·3	7,540	3·9	8th „ 51 „
2,892,586	131,692	28·7	8,648	3·5	9th „ 52 „
3,493,177	11,369	1·9	10,095	4·0	10th „ „ „
4,123,275	29,507	4·9	11,117	4·2	11th „ „ „
4,968,496	215,124	34·1	13,020	3·7	12th „ „ „
5,955,143	141,424	16·7	15,757	3·8	13th „ „ „
7,055,732	113,942	11·5	19,686	4·2	14th „ „ „
8,308,886	152,565	13·8	22,120	4·2	15th „ „ „
9,609,218	47,177	3·7	24,307	4·5	16th „ „ „
11,047,438	137,888	10·6	27,314	4·5	17th „ „ „
12,904,590	418,931	29·1	36,942	4·7	18th „ 60 „
14,714,606	153,965	9·2	35,800	4·7	19th „ 53 „
16,678,460	178,897	10·0	39,411	4·8	20th „ 52 „
18,952,242	309,928	15·7	44,311	4·6	21st „ „ „
21,427,843	201,819	8·8	49,641	4·8	22nd „ „ „
24,255,880	352,435	14·2	58,140	4·8	23rd „ „ „
27,360,648	276,731	9·7	64,905	5·0	24th „ 53 „
30,496,211	30,793	1·0	72,255	5·5	25th „ 52 „
33,552,794	*78,979	*2·5	75,816	5·9	26th „ „ „
37,002,255	392,878	12·8	79,008	5·4	27th „ „ „
40,824,836	373,119	10·8	84,044	5·2	28th „ „ „
45,230,690	583,273	15·2	96,782	5·2	29th „ „ „
49,923,021	286,476	6·5	111,537	5·7	30th „ 53 „
54,937,210	321,851	6·8	115,881	5·6	31st „ 52 „
57,573,698	235,653	9·8	61,520	5·7	126–27th Quarters.

*Decrease.

STATEMENT SHOWING THE PROGRESS OF THE SOCIETY

DATE, WITH COMPARISONS OF SALES,

	Year ending	Net Profit.	Total Net Profit.	Average Dividend.
		£	£	d.
1st Quarter.....	December 7, 1868..	48	..	..
1st Year—52 weeks..	December 5, 1869..	1,303	1,352	3¼
2nd „ 50 „ ..	November 19, 1870..	2,418	3,770	4¾
3rd „ 52 „ ..	„ 18, 1871..	4,131	7,902	5¼
4th „ „ „ ..	„ 16, 1872..	5,435	13,337	4¾
5th „ „ „ ..	„ 15, 1873..	7,445	20,783	4¾
6th „ „ „ ..	„ 14, 1874..	7,553	28,336	4¼
7th „ „ „ ..	„ 13, 1875..	8,232	36,569	4
8th „ 51 „ ..	„ 4, 1876..	8,836	45,405	4
9th „ 52 „ ..	„ 3, 1877..	10,925	56,330	4
10th „ „ „ ..	„ 2, 1878..	11,968	68,298	4
11th „ „ „ ..	„ 2, 1879..	14,988	83,287	4¾
12th „ „ „ ..	October 30, 1880..	21,685	104,973	6¾
13th „ 53 „ ..	November 5, 1881..	23,981	128,954	6
14th „ 52 „ ..	„ 4, 1882..	23,219	152,174	5¾
15th „ „ „ ..	„ 3, 1883..	28,365	180,540	5¾
16th „ „ „ ..	„ 1, 1884..	29,434	209,974	5¾
17th „ „ „ ..	October 31, 1885..	39,641	249,616	6¾
18th „ 60 „ ..	December 25, 1886..	50,398	300,014	6½
19th „ 53 „ ..	„ 31, 1887..	47,278	347,293	6¾
20th „ 52 „ ..	„ 29, 1888..	53,538	400,832	6¼
21st „ „ „ ..	„ 28, 1889..	61,756	462,588	6½
22nd „ „ „ ..	„ 27, 1890..	76,545	539,134	7
23rd „ „ „ ..	„ 26, 1891..	89,090	628,225	6¾
24th „ 53 „ ..	„ 23, 1892..	96,027	724,252	6¾
25th „ 52 „ ..	„ 30, 1893..	89,116	813,368	6¼
26th „ „ „ ..	„ 29, 1894..	88,452	901,820	6
27th „ „ „ ..	„ 28, 1895..	132,374	1,034,195	7
28th „ „ „ ..	„ 26, 1896..	174,982	1,209,177	7¾
29th „ „ „ ..	„ 25, 1897..	156,341	1,365,518	8
30th „ 53 „ ..	„ 31, 1898..	165,580	1,531,099	7
31st „ 52 „ ..	„ 30, 1899..	213,596	1,744,696	8
126–27th Quarters.....	June 30, 1900..	111,302	1,855,998	8

FROM ITS COMMENCEMENT IN SEPTEMBER, 1868, TILL AND OTHER INFORMATION—*continued.*

Reserve and Insurance Funds.			Depreciations Allowed on Buildings and Fixtures.		
Added.	Withdrawn.	Total Amount.	Amount.	Total Amount.	
£	£	£	£	£	
48	..	..	9	..	1st Quarter.
63	..	112	129	138	1st Year—52 weeks.
324	..	436	111	250	2nd „ 50 „
578	..	1,014	205	455	3rd „ 52 „
471	..	1,485	346	801	4th „ „ „
355	141	1,700	657	1,439	5th „ „ „
1,049	104	2,644	784	2,243	6th „ „ „
338	580	2,402	321	2,565	7th „ „ „
791	672	2,522	452	3,017	8th „ 51 „
918	343	3,097	485	3,503	9th „ 52 „
721	269	3,549	1,155	4,659	10th „ „ „
2,215	160	5,606	1,336	5,995	11th „ „ „
3,134	336	8,404	1,086	7,082	12th „ „ „
3,086	2,694	8,796	1,653	8,735	13th „ 53 „
3,824	334	12,286	1,688	10,424	14th „ 52 „
3,801	1,530	14,557	2,420	12,844	15th „ „ „
4,438	1,525	17,471	2,039	14,884	16th „ „ „
4,393	610	21,254	3,475	18,359	17th „ „ „
5,628	1,315	25,566	2,980	21,340	18th „ 60 „
8,474	1,389	32,651	3,019	24,360	19th „ 53 „
7,615	3,392	36,874	8,170	32,530	20th „ 52 „
10,244	2,941	44,177	6,284	38,815	21st „ „ „
10,636	1,931	52,882	6,843	45,659	22nd „ „ „
12,326	3,362	61,846	11,433	57,092	23rd „ „ „
17,353	5,052	74,147	10,219	67,311	24th „ 53 „
15,205	4,004	85,348	14,201	81,512	25th „ 52 „
14,839	34,460	65,728	48,404	129,917	26th „ „ „
16,685	3,782	78,931	35,871	165,788	27th „ „ „
29,712	4,878	103,765	41,454	207,243	28th „ „ „
23,183	3,381	123,567	33,869	241,112	29th „ „ „
29,473	5,933	147,107	52,997	294,109	30th „ 53 „
36,256	6,557	176,806	47,312	361,442	31st „ 52 „
25,723	2,178	200,351	24,546	385,968	126–127th Quarters.

GROCERY DEPARTMENT, GLASGOW.

YEARLY STATEMENT. SALES, EXPENSES, AND NET PROFIT.

	Net Sales.				Expenses.	Rate per £ of Sales.	Net Profit.	Rate per £ of Sales.	Stocks.
	Drapery and Boots.	Dundee.	Kilmarnock.	Grocery, Glasgow.	Total.				
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	d.	£ s. d.	d.	£
Quarter ending Dec. 7, 1868..	....	....	....	9,697 7 1	9,697 7 1	153 5 4	3·8	48 12 10	1·2	4,648
52 weeks „ „ 5, 1869..	....	....	....	81,094 2 6	81,094 2 6	1,035 12 8	3·0	1,303 15 0	3·8	5,478
50 „ „ Nov. 9, 1870..	....	....	....	105,249 12 4	105,249 12 4	1,549 17 2	3·5	2,418 9 2	5·6	9,060
52 „ „ „ 18, 1871..	....	....	....	162,658 7 7	162,658 7 7	2,180 18 3	3·2	4,131 8 6	6·0	14,000
52 „ „ „ 16, 1872..	....	....	....	262,530 19 10	262,530 19 10	3,469 18 4	3·1	5,435 3 9	4·9	21,050
52 „ „ „ 15, 1873..	....	....	....	384,489 4 0	384,489 4 0	5,055 15 7	3·1	7,445 19 1	4·5	24,510
52 „ „ „ 14, 1874..	....	....	....	409,947 7 9	409,947 7 9	6,696 14 2	3·9	7,553 5 2	4·4	24,700
52 „ „ „ 13, 1875..	....	....	....	430,169 7 11	430,169 7 11	7,137 15 5	3·9	8,232 11 6	4·5	29,400
51 „ „ „ 4, 1876..	42,952 0 10	....	....	414,376 19 6	457,529 0 4	7,540 2 8	3·9	8,836 2 3	4·6	39,550
52 „ „ „ 3, 1877..	50,654 14 2	....	....	507,582 14 4	558,237 8 6	8,196 19 7	3·5	10,443 15 6	4·4	39,510
52 „ „ „ 2, 1878.	56,480 17 7	....	....	467,342 1 0	523,822 18 7	8,976 5 4	4·1	10,289 0 10	4·7	40,130
52 „ „ „ 2, 1879..	60,046 3 9	....	....	481,949 12 2	541,995 15 11	9,832 8 6	4·3	12,625 11 3	5·5	50,400
52 „ „ Oct. 30, 1880..	83,856 9 10	....	....	615,601 5 5	699,457 15 3	10,880 2 11	3·7	17,908 0 6	6·0	43,190
53 „ „ Nov. 5, 1881..	102,157 0 11	11,121 15 7	....	679,534 6 4	792,813 2 10	12,930 11 8	3·9	18,439 1 3	5·5	63,380
6 months „ May 6, 1882..	53,190 8 0	10,385 14 5	12,982 1 4	336,413 13 0	412,971 16 9	8,080 8 7	4·4	8,270 16 9	4·8	61,920
6 „ „ Nov. 4, 1882..	....	....	....	383,834 1 3	383,834 1 3	5,299 13 4	3·3	7,539 19 0	4·7	34,620
52 weeks „ „ 3, 1883..	....	....	....	776,681 1 5	776,681 1 5	10,940 9 4	3·3	15,350 8 9	4·7	38,374
52 „ „ „ 1, 1884..	....	....	....	759,443 11 7	759,443 11 7	11,152 5 4	3·5	14,281 1 1	4·5	30,081
52 „ „ Oct. 31, 1885..	....	....	....	761,889 7 11	761,889 7 11	11,881 1 0	3·7	16,187 18 9	5·0	28,130
60 „ „ Dec. 25, 1886..	....	....	....	936,030 19 0	936,030 19 0	14,481 16 4	3·7	19,073 6 9	4·9	37,450
53 „ „ „ 31, 1887..	....	....	....	895,560 6 4	895,560 6 4	13,163 8 7	3·5	20,351 5 3	5·4	56,095
52 „ „ „ 29, 1888..	....	....	....	972,790 2 2	972,790 2 2	14,435 1 0	3·5	23,399 9 11	5·7	44,610
52 „ „ „ 28, 1889..	....	....	....	1,148,832 5 5	1,148,832 5 5	16,190 9 8	3·4	27,930 15 8	5·8	56,000
52 „ „ „ 27, 1890..	....	....	....	1,223,450 16 3	1,223,450 16 3	17,406 17 10	3·4	30,380 13 7	5·9	63,000
52 „ „ „ 26, 1891..	....	....	....	1,419,722 0 0	1,419,722 0 0	20,141 6 3	3·4	34,714 5 7	5·8	87,400
53 „ „ „ 31, 1892..	....	....	....	1,559,700 3 6	1,559,700 3 6	22,698 10 2	3·5	35,225 3 0	5·4	86,860
52 „ „ „ 30, 1893..	....	....	....	1,574,712 13 5	1,574,712 13 5	25,180 11 4	3·8	36,446 12 8	5·5	88,705
52 „ „ „ 29, 1894..	....	....	....	1,482,218 19 4	1,482,218 19 4	25,939 15 11	4·2	33,831 4 9	5·4	70,955
52 „ „ „ 28, 1895..	....	....	....	1,670,916 7 8	1,670,916 7 8	26,587 13 0	3·8	49,578 12 3	7·1	80,424
52 „ „ „ 26, 1896..	....	....	....	1,872,908 17 6	1,872,908 17 6	28,110 0 7	3·6	55,280 10 11	7·0	68,937
52 „ „ „ 25, 1897..	....	....	....	2,245,591 11 6	2,245,591 11 6	31,411 14 6	3·3	63,068 6 7	6·7	87,121
53 „ „ „ 31, 1898..	....	....	....	2,373,039 1 9	2,373,039 1 9	34,623 7 9	3·5	64,788 1 11	6·5	77,238
52 „ „ Dec. 30, 1899..	....	....	....	2,449,783 19 7	2,449,783 19 7	34,417 17 6	3·3	81,831 17 6	8·0	100,555
26 „ „ June 30, 1900..	....	....	....	1,298,105 0 3	1,298,105 0 3	17,739 16 7	3·3	37,223 13 3	7·0	89,907
Totals.....	449,337 15 1	21,507 10 0	12,982 1 4	31,154,048 6 7	31,637,875 13 0	475,518 12 2	3·6	789,865 0 6	5·9	....

GROCERY DEPARTMENT, LEITH.

Yearly Statement, showing Sales, Expenses, and Net Profit.

	Net Sales.	Expenses.	Rate per £ of Sales.	Net Profit.	Rate per £ of Sales.	Amount of Stock.
	£ s. d.	£ s. d.	d.	£ s. d.	d.	£
Year ending November 3, 1877—52 weeks....	30,984 0 9	451 17 0	3·5	481 12 9	3·7	4,590
„ „ „ 2, 1878 „ „	76,767 11 1	1,119 10 4	3·5	1,679 0 11	5·2	3,000
„ „ „ 1, 1879 „ „	88,101 15 11	1,284 16 8	3·5	2,363 8 3	6·4	6,480
„ „ October 30, 1880 „ „	145,764 0 3	2,140 6 2	3·5	3,777 4 2	6·2	8,410
„ „ November 5, 1881 53 „	193,833 10 10	2,826 11 8	3·5	5,542 7 9	6·8	13,400
„ „ „ 4, 1882—52 „	205,728 16 3	2,927 11 2	3·4	4,895 11 9	5·7	14,890
„ „ „ 3, 1883 „ „	255,160 2 2	3,488 17 9	3·2	6,093 19 3	5·7	20,045
„ „ „ 1, 1884 „ „	281,509 2 4	3,992 8 2	3·4	6,935 10 4	5·9	16,250
„ „ October 31, 1885 „ „	363,664 7 11	5,031 1 8	3·3	10,572 0 8	6·9	29,750
„ „ December 25, 1886—60 „	496,240 13 8	7,160 19 5	3·4	12,452 11 4	6·0	24,000
„ „ „ 31, 1887—53 „	496,673 11 8	7,256 5 4	3·5	13,217 13 3	6·3	42,420
„ „ „ 29, 1888—52 „	536,600 10 6	7,971 7 4	3·5	14,112 13 9	6·3	31,080
„ „ „ 28, 1889 „ „	584,617 12 1	8,381 3 1	3·4	13,525 12 9	5·5	35,750
„ „ „ 27, 1890 „ „	602,908 9 5	8,371 5 10	3·3	15,031 4 6	5·9	34,600
„ „ „ 26, 1891 „ „	693,179 13 10	9,825 7 8	3·4	18,421 11 10	6·4	42,820
„ „ „ 31, 1892—53 „	737,663 6 4	10,317 18 1	3·3	17,767 8 10	5·7	41,050
„ „ „ 30, 1893—52 „	757,569 9 10	10,935 4 7	3·4	15,898 18 7	5·0	52,409
„ „ „ 29, 1894 „ „	706,466 3 9	10,718 5 3	3·6	16,488 12 2	5·6	33,464
„ „ „ 28, 1895 „ „	751,550 19 7	10,531 15 8	3·3	22,885 11 2	7·3	31,647
„ „ „ 26, 1896 „ „	805,758 8 11	11,144 9 7	3·3	22,569 12 8	6·7	26,530
„ „ „ 25, 1897—52 „	901,669 12 2	11,901 14 3	3·1	24,798 5 5	6·6	34,204
„ „ „ 31, 1898—53 „	951,295 10 1	12,664 17 1	3·2	28,102 15 0	7·0	24,775
„ „ „ 30, 1899 52 „	962,365 4 0	12,373 17 3	3·0	31,768 0 3	7·9	30,108
Half Year ending June 30, 1900 26 „	476,619 9 3	6,021 14 4	3·0	14,939 1 8	7·5	27,870
Totals.....	12,102,692 2 7	168,839 5 4	3·3	324,320 9 0	6·4	..

Quarterly Statement, Grocery Department, Kilmarnock.—From Date of keeping a Separate Account.

Quarter ending	Net Sales.	Expenses.	Rate per £ of Sales.	Net Profit.	Rate per £ of Sales.	Stocks.
	£ s. d.	£ s. d.	d.	£ s. d.	d.	£
August 5, 1882	6,594 0 5	190 15 1	7·0	163 7 8	6·0	535
November 4, 1882	8,849 10 3	221 7 8	6·0	137 9 1	3·7	1,550
February 3, 1883	9,894 13 1	245 18 11	5·9	362 11 7	8·7	2,320
May 5, 1883	10,192 13 4	236 7 10	5·5	472 3 0	11·1	2,120
August 4, 1883	7,979 7 10	245 14 8	7·3	238 4 11	7·1	720
November 3, 1883	11,625 19 8	225 0 1	4·6	176 13 6	3·6	1,663
February 2, 1884	8,446 16 2	217 1 5	6·1	123 10 4	3·5	2,898
May 3, 1884	9,492 2 9	197 12 5	4·9	162 2 9	4·0	1,781
August 2, 1884	9,145 12 11	208 15 8	5·4	114 15 5	3·0	963
November 1, 1884	12,989 5 11	198 7 11	3·7	235 6 3	4·2	2,812
January 31, 1885	10,094 9 8	204 18 3	4·8	69 14 9	1·6	2,521
May 2, 1885	8,874 3 9	159 14 3	4·3	258 5 9	6·9	1,750
August 1, 1885	8,644 2 7	192 11 6	5·3	102 4 1	2·8	1,132
October 31, 1885	14,012 17 7	208 14 3	3·5	534 12 2	9·1	2,300
January 30, 1886	9,461 10 4	204 13 0	5·2	295 13 5	7·5	2,010
May 1, 1886	9,439 14 11	177 13 5	4·5	289 7 4	7·3	1,600
July 31, 1886	9,434 7 4	193 15 8	4·9	264 10 0	6·7	760
*December 25, 1886	23,129 5 10	309 3 2	3·2	908 16 9	9·4	2,070
March 26, 1887	11,129 13 7	170 3 9	3·6	364 3 8	7·8	2,615
June 25, 1887	9,928 13 5	189 4 9	4·5	255 7 8	6·1	1,525
September 24, 1887	15,469 2 4	221 10 8	3·4	895 18 3	13·6	1,070
‡December 31, 1887	16,152 2 11	245 9 8	4·2	758 15 6	11·2	2,585
March 31, 1888	11,715 9 7	179 9 8	4·0	328 8 3	6·7	2,850
June 30, 1888	13,539 14 3	202 10 10	3·6	379 15 5	6·7	2,410
September 29, 1888	13,946 14 7	218 14 2	3·8	23 10 11	0·4	2,329
December 29, 1888	15,162 13 11	229 9 1	3·6	324 10 8	5·1	3,200
March 30, 1889	10,597 0 5	178 4 0	4·0	178 19 2	4·0	2,080
June 29, 1889	11,538 7 6	216 13 3	4·5	102 6 9	2·1	2,600
September 28, 1889	14,378 11 7	224 18 1	3·7	406 12 5	6·8	1,420
December 28, 1889	17,926 18 8	233 2 5	3·1	623 11 11	8·3	2,910
March 29, 1890	12,361 8 6	194 12 5	3·7	560 3 8	10·8	2,040

June 28, 1890	13,618 4 4	275 0 3	4·8	563 8 7	9·9	1,050
September 27, 1890	14,223 6 2	199 8 3	3·3	550 8 9	9·2	190
December 27, 1890	16,807 11 3	246 2 10	3·5	972 15 1	13·8	2,400
March 28, 1891	14,162 9 0	222 13 6	3·7	685 3 1	11·6	1,480
June 27, 1891	14,804 7 6	274 11 7	4·4	609 2 3	9·8	2,000
September 26, 1891	16,299 14 11	264 15 11	3·8	620 3 7	9·1	1,170
December 26, 1891	22,168 2 4	327 1 2	3·5	875 2 0	9·5	2,225
March 26, 1892	16,745 1 7	276 11 9	3·9	1,070 6 5	15·3	2,400
June 25, 1892	15,327 12 8	315 14 3	4·9	786 7 3	12·3	2,440
‡September 24, 1892	17,342 12 1	335 16 11	4·6	358 10 10	4·9	2,070
December 31, 1892	23,251 16 11	374 11 5	3·8	897 7 7	9·2	2,000
April 1, 1893	17,353 1 8	305 15 3	4·2	658 4 6	9·1	2,070
July 1, 1893	15,298 10 11	339 9 7	5·3	298 14 7	4·6	1,985
September 30, 1893	17,856 2 9	371 12 1	4·9	438 0 5	5·8	1,840
December 30, 1893	20,351 19 6	411 12 1	4·8	782 16 4	9·2	1,850
March 31, 1894	18,471 14 6	394 9 5	5·1	534 4 2	6·9	2,570
June 30, 1894	17,108 10 6	400 14 8	5·6	623 10 7	8·7	1,890
September 29, 1894	17,723 14 11	407 3 10	5·5	§337 17 2	4·5	1,540
December 29, 1894	21,701 16 6	437 16 7	4·8	1,273 17 4	14·0	2,370
March 30, 1895	20,133 13 0	419 6 3	5·0	889 13 2	10·6	2,945
June 29, 1895	17,831 14 10	418 13 7	5·6	405 4 8	5·4	2,515
September 28, 1895	19,055 18 0	449 8 11	5·6	440 19 4	5·5	1,210
December 28, 1895	22,051 6 7	432 6 2	4·7	1,053 0 4	11·4	2,030
March 28, 1896	18,192 2 1	433 19 2	5·6	817 0 0	10·7	1,912
June 27, 1896	17,443 19 2	434 15 8	6·0	517 17 9	7·1	1,221
†December 26, 1896	44,588 13 2	942 14 6	5·1	1,795 15 0	9·6	2,836
†June 26, 1897	45,321 18 4	949 4 8	5·0	1,598 9 0	8·5	2,007
†December 25, 1897	53,689 18 4	1,132 16 3	5·0	1,734 9 6	7·7	3,049
†June 25, 1898	47,071 13 5	1,042 18 7	5·3	1,079 2 6	5·5	1,993
‖†December 31, 1898	50,837 9 1	1,110 8 3	5·2	1,703 10 10	8·0	2,636
†July 1, 1899	50,304 6 3	1,033 10 3	4·9	2,018 16 1	9·6	1,882
†December 30, 1899	60,533 9 1	1,170 9 3	4·6	1,872 9 6	7·4	2,979
†June 30, 1900	59,248 8 4	1,108 17 7	4·5	2,318 17 10	9·4	2,010
Totals	1,219,068 5 3	23,802 18 4	4·7	40,607 4 8	7·9	....

* Twenty-one weeks. † Half Year. ‡ Fourteen weeks. § Loss. Twenty-seven weeks.

QUARTERLY STATEMENT, GROCERY DEPARTMENT, DUNDEE.—From Date of keeping a Separate Account.

Quarter ending	Net Sales.	Expenses.	Rate per £ of Sales.	Net Profit.	Rate per £ of Sales.	Net Loss.	Rate per £ of Sales.	Stocks.
	£ s. d.	£ s. d.	d.	£ s. d.	d.	£ s. d.	d.	£
August 5, 1882..	6,328 4 0	237 2 11	8·8	....	..	126 19 9	4·8	1,204
November 4, 1882..	7,180 12 3	207 17 9	7·0	....	..	98 12 7	3·3	1,475
February 3, 1883..	8,513 10 1	217 6 4	6·1	67 12 4	1·8	....	.	1,040
May 5, 1883..	8,583 16 3	226 13 4	6·3	96 1 7	2·7	....		1,080
August 4, 1883..	9,050 6 4	245 1 3	6·5	5 15 3	0·1	....	..	1,923
November 3, 1883..	8,533 5 8	218 11 2	6·1	71 2 5	2·0	....	..	2,455
February 2, 1884..	9,278 1 10	235 12 9	6·1	88 14 11	2·2	....	..	2,250
May 3, 1884..	10,943 14 6	252 16 9	5·6	181 7 10	4·0	....	..	1,975
August 2, 1884..	12,648 2 11	262 11 10	5·0	260 9 7	4·9	....	..	2,950
November 1, 1884..	13,776 3 6	275 12 6	4·8	73 16 8	1·3	....	..	2,690
January 31, 1885..	12,080 7 2	291 8 8	5·8	111 1 3	2·2	....	..	1,080
May 2, 1885..	13,424 7 0	242 12 6	4·3	189 3 2	3·4	....	..	1,950
August 1, 1885..	14,930 3 3	251 12 1	4·0	359 16 4	5·8	....	..	2,940
October 31, 1885..	15,685 3 4	271 7 11	4·2	348 15 2	5·3	....	..	2,890
January 30, 1886..	12,248 16 9	248 12 8	4·8	238 13 5	4·6	....	..	1,300
May 1, 1886..	13,616 12 9	283 8 7	5·0	86 11 2	1·5	....	..	2,670
July 31, 1886..	14,912 1 10	265 7 11	4·2	205 17 7	3·3	....	..	3,250
†December 25, 1886..	22,975 17 8	397 17 9	4·1	348 8 3	3·7	....	..	2,600
March 26, 1887..	13,916 4 6	244 6 5	4·2	163 5 0	2·8	....	..	1,885
June 25, 1887..	13,810 2 11	241 9 2	4·2	210 10 3	3·6	....	..	3,050
September 24, 1887..	15,064 15 6	265 8 7	4·2	212 6 11	3·4	....	..	3,020
*December 31, 1887..	16,231 4 0	281 14 4	4·2	279 17 11	4·2	....	..	3,210
March 31, 1888..	12,205 12 7	246 11 4	4·8	286 9 8	5·6	....	..	2,770
June 30, 1888..	14,865 19 7	262 6 11	4·2	154 19 5	2·5	....	..	3,740
September 29, 1888..	14,857 13 3	281 9 7	4·5	253 8 2	4·1	....	..	5,370
December 29, 1888..	15,323 1 0	284 8 1	4·4	321 3 11	5·0	....	..	2,710
March 30, 1889..	16,415 11 3	256 13 3	3·7	245 2 6	3·5	....	..	3,230
June 29, 1889..	20,090 11 2	286 1 0	3·4	618 7 4	7·3	....	..	5,940
September 28, 1889..	19,022 12 6	295 18 4	3·7	60 4 11	0·7	....	..	4,590
December 28, 1889..	17,987 11 8	284 1 6	3·7	206 9 7	2·7	....	..	4,150

March 29, 1890..	15,713 6 7	274 19 11	4·2	244 7 7	3·7	....	..	3,420
June 28, 1890..	16,324 16 0	288 16 9	4·2	244 8 2	3·6	....	..	3,590
September 27, 1890..	18,593 3 6	321 13 11	4·1	290 8 8	3·7	....	..	5,390
December 27, 1890..	16,411 8 5	303 8 0	4·4	364 2 5	5·3	....	..	4,070
March 28, 1891..	19,284 18 2	322 10 5	4·0	282 12 10	3·5	....	..	4,070
June 27, 1891..	19,673 16 4	313 17 9	3·8	309 10 10	3·7	....	..	5,200
September 26, 1891..	21,683 3 1	310 16 4	3·4	458 0 11	5·0	....	..	4,360
December 26, 1891..	19,207 14 2	296 1 6	3·7	338 8 8	4·2	....	..	3,550
March 26, 1892..	21,503 7 8	290 18 2	3·2	390 5 0	4·3	....	..	3,500
June 25, 1892..	22,609 4 1	314 3 2	3·3	251 1 8	2·6	....	..	4,660
September 24, 1892..	24,100 0 1	354 16 8	3·5	464 9 11	4·7	....	..	7,940
*December 31, 1892..	23,459 3 2	314 3 2	3·2	553 0 11	5·8	....	..	3,990
April 1, 1893..	21,282 4 1	299 13 0	3·3	453 10 4	5·1	....	..	2,970
July 1, 1893..	24,031 11 5	313 9 1	3·1	606 6 8	6·0	....	..	5,280
September 30, 1893..	23,872 2 1	310 0 1	3·1	511 9 8	5·1	....	..	3,730
December 30, 1893..	23,682 9 9	317 2 7	3·2	658 12 7	6·9	....	..	2,900
March 31, 1894..	21,590 11 5	305 17 0	3·4	593 13 6	6·6	....	..	2,704
June 30, 1894..	23,132 16 7	308 3 0	3·2	629 8 7	6·5	....	..	4,377
September 29, 1894..	24,272 16 2	333 9 7	3·2	599 1 7	5·9	....	..	3,380
December 29, 1894..	20,739 17 2	306 0 9	3·5	547 8 3	6·3	....	..	2,214
March 30, 1895..	21,641 16 11	288 17 1	3·2	483 1 9	5·3	....	..	1,670
June 29, 1895..	24,223 17 1	319 7 5	3·1	614 15 4	6·0	....	..	2,812
September 28, 1895..	25,330 0 9	316 4 10	2·9	639 7 8	6·0	....	..	2,505
December 28, 1895..	25,149 4 6	303 14 10	2·9	553 2 5	5·3	....	..	2,260
March 28, 1896..	26,174 2 4	325 12 6	3·0	656 16 4	6·0	....	..	2,450
June 27, 1896..	26,815 8 0	327 0 6	3·0	675 18 1	6·0	....	..	2,743
‡December 26, 1896..	56,486 2 2	645 14 3	2·7	1,728 5 3	7·3	....	..	2,087
‡June 26, 1897..	53,429 3 2	668 5 6	3·0	1,354 17 7	6·1	....	..	2,580
‡December 25, 1897..	55,664 18 8	706 5 6	3·0	1,701 16 3	7·3	....	..	2,833
‡June 25, 1898..	53,012 11 5	669 5 0	3·0	1,580 19 2	7·1	....	..	3,030
§December 31, 1898..	57,436 10 3	672 8 8	2·8	1,784 5 2	7·4	....	..	2,106
‡July 1, 1899..	52,435 17 3	640 6 7	2·9	1,556 6 4	7·1	....	..	2,382
December 30, 1899..	57,673 7 5	647 8 9	2·7	1,776 14 7	7·3	....	..	1,669
June 30, 1900..	55,713 4 3	614 14 5	2·7	1,866 13 4	8·0	....	..	2,245
Totals..	1,416,882 1 1	21,207 9 10	3·6	31,509 0 6	..	225 12 4	..	..
				225 12 4	..			
				31,283 8 2	5·3			

* Fourteen weeks.
† Twenty-one weeks.
‡ Half year.
§ Twenty-seven w'ks.

QUARTERLY STATEMENT, DRAPERY DEPARTMENT.—From Date of keeping a Separate Account.

Quarter ending	Net Sales.												Expenses.			Rate per £ of Sales.	Net Profit.			Rate per £ of Sales.	Stocks.
	Boots.			Furniture.			Drapery.			Total.											
	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	£	s.	d.	£	£
August 5, 1882 ..	8,351	15	0	2,693	6	11	21,144	6	11	32,189	8	10	1,123	9	9	8·4	1,171	8	2	8·7	28,560
Nov. 4, 1882 ..	9,267	11	10	2,057	1	11	25,587	12	9	36,912	6	6	1,356	1	2	8·8	1,308	6	6	8·7	34,030
Feb. 3, 1883 ..	7,520	4	4	2,280	17	3	22,301	14	3	32,102	15	10	1,409	11	3	10·5	967	14	0	7·2	33,260
May 5, 1883 ..	8,159	0	7	1,904	14	4	25,682	6	9	35,746	1	8	1,438	12	11	9·6	1,090	8	2	7·3	31,231
August 4, 1883 ..	9,368	12	4	3,045	1	9	23,937	10	11	36,351	5	0	1,447	8	1	9·5	1,284	12	4	8·5	31,253
Nov. 3, 1883 ..	9,658	4	3	2,518	11	10	30,562	12	8	42,739	8	9	1,534	9	3	8·6	1,807	4	8	10·1	32,281
Feb. 2, 1884 ..	8,944	16	1	2,994	17	9	26,445	3	8	38,384	17	6	1,588	18	8	9·9	1,605	11	5	10·0	33,192
May 3, 1884 ..	9,782	13	2	2,307	11	1	30,463	14	9	42,553	19	0	1,666	5	8	9·4	1,591	16	7	9·0	36,065
August 2, 1884 ..	10,981	0	10	4,595	4	10	28,337	2	6	43,913	8	2	1,731	9	9	9·4	1,717	4	10	9·3	35,784
Nov. 1, 1884 ..	10,884	13	3	2,887	1	9	34,034	16	0	47,806	11	0	1,827	15	5	9·1	1,899	14	5	9·5	39,661
Jan. 31, 1885 ..	....			....			30,267	3	3	30,267	3	3	1,290	0	9	10·2	1,319	11	1	10·1	31,084
May 2, 1885 ..	....			....			37,153	15	9	37,153	15	9	1,414	15	11	9·1	1,492	17	7	9·6	32,340
August 1, 1885 ..	....			....			33,578	12	7	33,578	12	7	1,438	19	0	10·2	1,211	0	11	8·7	31,020
Oct. 31, 1885 ..	....			....			39,994	14	4	39,994	14	4	1,547	6	10	9·2	1,847	0	5	11·0	35,990
Jan. 30, 1886 ..	....			....			33,029	17	3	33,029	17	3	1,554	9	2	11·2	1,216	7	10	9·0	33,150
May 1, 1886 ..	....			....			44,570	17	11	44,570	17	11	1,641	9	6	8·8	1,709	19	3	9·2	36,340
July 31, 1886 ..	....			....			42,129	5	5	42,129	5	5	1,705	8	3	9·7	1,801	11	5	10·3	40,100
†Dec. 25, 1886 ..	....			....			75,835	10	10	75,835	10	10	3,362	6	4	10·6	3,983	5	11	12·6	45,740
March 26, 1887 ..	....			....			40,647	13	5	40,647	13	5	2,028	12	8	11·9	1,248	2	8	7·3	47,670
June 25, 1887 ..	....			....			50,432	4	9	50,432	4	9	2,081	15	1	9·9	2,185	17	1	10·4	42,170
Sept. 24, 1887 ..	....			....			47,697	15	3	47,697	15	3	2,065	14	10	10·3	2,234	6	10	11·2	45,870
*Dec. 31, 1887 ..	....			....			55,420	13	10	55,420	13	10	2,294	1	9	10·0	2,487	10	2	10·7	41,400
March 31, 1888 ..	....			....			48,630	9	0	48,630	9	0	2,176	17	7	10·7	1,661	14	11	8·2	48,645
June 30, 1888 ..	....			....			56,216	13	4	56,216	13	4	2,257	18	4	9·6	2,175	16	9	9·2	43,240
Sept. 29, 1888 ..	....			....			57,138	9	11	57,138	9	11	2,324	4	0	9·7	2,186	15	11	9·2	50,050
Dec. 29, 1888 ..	....			....			56,928	16	6	56,928	16	6	2,486	11	6	10·4	2,057	16	3	8·6	47,990
March 30, 1889 ..	....			....			55,006	13	0	55,006	13	0	2,493	3	11	10·8	2,294	3	2	10·0	54,600
June 29, 1889 ..	....			....			64,163	10	4	64,163	10	4	2,645	6	9	9·9	3,167	18	6	11·8	50,900
Sept. 28, 1889 ..	....			....			67,747	18	7	67,747	18	7	2,776	1	7	9·8	2,707	18	0	9·5	64,600

Dec. 28, 1889 ..	....	....	74,256 1 8	74,256 1 8	2,887 18 9	9·3	3,230 4 0	10·4	58,800
March 29, 1890 ..	....	....	71,632 4 4	71,632 4 4	2,997 12 3	10·0	3,297 1 4	11·0	72,080
June 28, 1890 ..	....	....	81,166 2 4	81,166 2 4	3,306 17 9	9·7	3,416 9 5	10·1	62,200
Sept. 27, 1890 ..	....	....	82,909 0 0	82,909 0 0	3,597 19 6	10·4	3,400 5 8	9·8	74,620
Dec. 27, 1890 ..	....	....	90,353 10 7	90,353 10 7	3,709 0 1	9·8	4,456 19 3	11·8	64,000
March 28, 1891 ..	....	....	75,469 2 3	75,469 2 3	3,915 7 4	12·4	2,738 0 2	8·7	78,000
June 27, 1891 ..	....	....	87,041 2 1	87,041 2 1	4,101 15 7	11·3	3,088 16 11	8·5	70,100
Sept. 26, 1891 ..	....	....	87,043 18 2	87,043 18 2	4,030 16 4	11·1	3,269 6 3	9·0	80,980
Dec. 26, 1891 ..	....	....	100,331 15 2	100,331 15 2	4,091 11 4	9·7	4,716 18 9	11·2	69,970
March 26, 1892 ..	....	....	90,987 12 0	90,987 12 0	4,312 4 7	11·3	3,410 19 8	9·0	84,400
June 25, 1892 ..	....	....	100,312 14 3	100,312 14 3	4,375 13 0	10·4	4,331 15 8	10·3	77,810
Sept. 24, 1892 ..	....	....	97,495 2 3	97,495 2 3	4,541 0 1	11·1	4,141 16 5	10·2	85,680
*Dec. 31, 1892 ..	....	....	112,572 7 1	112,572 7 1	4,638 11 9	10·3	5,132 1 9	10·9	79,420
April 1, 1893 ..	....	....	92,117 12 4	92,117 12 4	4,708 2 4	12·2	2,895 2 10	7·5	90,050
July 1, 1893 ..	....	....	94,045 12 6	94,045 12 6	4,793 14 5	12·2	3,645 10 11	9·3	85,269
Sept. 30, 1893 ..	....	....	103,764 6 9	103,764 6 9	5,078 19 6	11·7	4,204 13 9	9·7	90,033
Dec. 30, 1893 ..	....	....	102,613 8 2	102,613 8 2	4,950 13 3	11·5	3,824 19 5	8·9	81,459
March 31, 1894 ..	....	....	99,436 13 4	99,436 13 4	5,131 13 5	12·4	2,937 12 1	7·1	88,312
June 30, 1894 ..	....	....	104,784 14 0	104,784 14 0	5,276 10 0	12·0	4,033 18 10	9·2	83,201
Sept. 29, 1894 ..	....	....	102,180 18 3	102,180 18 3	5,356 18 6	12·5	3,463 9 7	8·1	89,089
Dec. 29, 1894 ..	....	....	113,241 0 11	113,241 0 11	5,185 12 8	10·9	4,787 0 6	10·1	77,012
March 30, 1895 ..	....	....	109,852 12 5	109,852 12 5	5,505 8 3	12·0	2,793 5 11	6·1	82,726
June 29, 1895 ..	....	....	117,549 19 10	117,549 19 10	5,635 5 6	11·5	4,656 12 4	9·5	81,329
Sept. 28, 1895 ..	....	....	129,982 5 4	129,982 5 4	5,843 17 3	10·7	5,217 1 4	9·6	95,661
Dec. 28, 1895 ..	....	....	136,734 9 0	136,734 9 0	5,659 14 5	9·9	6,669 15 7	11·7	103,971
March 28, 1896 ..	....	....	119,190 18 7	119,190 18 7	6,015 15 7	12·1	3,668 11 2	7·4	114,532
June 27, 1896 ..	....	....	134,363 14 11	134,363 14 11	6,175 19 8	11·0	5,233 15 5	9·3	114,526
‡Dec. 26, 1896 ..	....	....	295,105 17 7	295,105 17 7	12,604 15 1	10·2	13,820 9 2	11·2	96,535
‡June 26, 1897 ..	....	....	285,375 7 4	285,375 7 4	12,901 1 7	10·8	11,382 11 0	9·6	100,751
‡Dec. 25, 1897 ..	....	....	308,332 1 7	308,332 1 7	14,228 11 9	11·0	12,845 3 6	9·9	110,518
‡June 25, 1898 ..	....	....	293,875 5 10	293,875 5 10	14,917 10 3	12·2	10,602 10 5	8·6	120,506
§Dec. 31, 1898 ..	....	....	336,149 3 5	336,149 3 5	16,308 12 0	11·6	13,129 11 6	9·4	104,030
‡July 1, 1899 ..	....	....	352,616 11 3	352,616 11 3	16,487 0 5	11·2	14,966 17 9	10·2	128,365
Dec. 30, 1899 ..	....	....	402,528 9 11	402,528 9 11	17,701 14 7	10·5	20,186 13 4	12·0	142,638
June 30, 1900 ..	....	....	401,467 0 5	401,467 0 5	19,292 10 0	11·5	19,683 4 3	11·7	162,472
Totals	92,918 11 8	27,284 9 5	6,591,966 12 3	6,712,169 13 4	305,175 14 5	10·9	276,713 1 7	9·8	....

*14 wks, †21 wks. ‡½ yr. §27 wks.

QUARTERLY STATEMENT, BOOT AND SHOE DEPARTMENT.

From Date of keeping a Separate Account.

Quarter ending	Net Sales.	Expenses.	Rate per £ of Sales.	Net Profit.	Rate per £ of Sales.	Stocks.
	£ s. d.	£ s. d.		£ s. d.		£
January 31, 1885	10,188 11 5	290 18 9	6·8	596 3 8	14·0	5,990
May 2, 1885	12,549 19 5	353 2 4	6·7	608 18 9	11·6	5,530
August 1, 1885	16,185 10 11	429 16 10	6·4	777 3 8	11·5	9,400
October 31, 1885	16,542 18 4	529 0 6	7·6	499 12 2	7·2	11,520
January 30, 1886	14,120 7 6	549 9 11	9·3	460 5 6	7·8	11,200
May 1, 1886	16,190 5 3	556 12 0	8·3	560 19 3	8·3	11,130
July 31, 1886	16,467 16 11	538 0 6	7·9	585 11 5	8·5	11,490
*December 25, 1886	28,856 18 8	980 7 10	8·2	942 0 7	7·8	15,500
March 25, 1887	14,242 19 10	602 18 11	10·1	256 19 6	4·3	14,150
June 25, 1887	18,416 14 3	602 10 3	7·8	616 6 6	8·0	13,185
September 24, 1887	17,259 16 10	598 15 6	8·2	310 11 7	4·3	14,730
†December 31, 1887	20,704 14 9	736 4 10	8·3	605 2 9	7·0	15,490
March 31, 1888	16,373 12 5	669 10 7	10·1	153 9 6	2·3	15,630
June 30, 1888	19,721 3 3	652 6 7	8·0	389 16 3	4·7	11,710
September 29, 1888	19,657 10 9	705 7 2	8·6	464 2 1	5·6	13,300
December 29, 1888	22,183 2 7	781 13 8	8·4	424 2 5	4·7	15,390
March 30, 1889	18,000 17 5	751 17 11	10·0	240 2 8	3·2	14,680
June 29, 1889	24,306 1 9	873 14 1	8·6	589 8 9	5·8	15,070
September 28, 1889	22,671 17 3	872 5 2	9·2	441 5 7	4·7	18,000
December 28, 1889	26,200 2 6	893 19 7	8·2	720 13 3	6·6	16,950
March 29, 1890	22,593 13 8	900 17 4	9·5	444 10 10	4·7	16,420
June 28, 1890	28,847 19 5	1,022 19 8	8·5	885 16 10	7·4	16,560
September 27, 1890	29,285 17 2	929 3 8	7·7	888 6 1	7·2	15,650
December 27, 1890	31,008 16 11	958 18 0	7·4	1,012 6 5	7·8	14,360
March 28, 1891	27,090 17 3	988 0 7	8·7	889 8 2	7·8	14,930
June 27, 1891	34,702 19 11	1,040 19 8	7·2	1,292 6 11	8·9	17,050
September 26, 1891	33,273 16 8	1,019 3 9	7·3	1,238 11 2	8·9	14,800

QUARTERLY STATEMENT, BOOT AND SHOE DEPARTMENT—*continued.*

Quarter ending	Net Sales.	Expenses.	Rate per £ of Sales.	Net Profit.	Rate per £ of Sales.	Stocks.
	£ s. d.	£ s. d.		£ s. d.		£
December 26, 1891	37,424 1 0	1,097 15 8	7·0	1,515 18 10	9·7	17,470
March 26, 1892	29,028 13 5	1,088 15 7	9·0	1,009 4 2	8·3	17,630
June 25, 1892	39,526 1 10	1,230 1 10	7·4	1,645 17 8	9·9	16,760
September 24, 1892	35,601 10 8	1,200 1 5	8·1	1,208 12 7	8·1	16,650
†December 31, 1892	42,902 19 10	1,387 11 9	7·7	1,906 4 3	10·6	20,490
April 1, 1893	32,874 3 1	1,352 1 5	9·8	1,084 0 1	7·9	21,480
July 1, 1893	43,534 17 11	1,742 5 2	9·6	1,442 18 6	7·9	25,747
September 30, 1893	36,008 15 2	1,771 7 0	11·8	883 16 4	5·8	25,372
December 30, 1893	41,348 0 6	1,871 15 6	10·8	1,145 6 1	6·6	29,188
March 31, 1894	34,803 19 0	1,890 8 9	13·0	743 5 0	5·0	27,095
June 30, 1894	46,030 15 0	1,898 3 1	9·9	1,126 12 10	5·9	24,974
September 29, 1894	34,833 2 10	1,880 16 10	12·9	592 16 6	4·0	28,874
December 29, 1894	44,641 12 0	1,947 9 5	10·4	1,154 13 1	6·2	31,096
March 30, 1895	37,839 2 0	1,963 12 10	12·4	539 0 3	3·4	31,105
June 29, 1895	53,632 11 11	2,087 11 2	9·3	1,519 1 9	6·8	26,774
September 28, 1895	43,355 4 10	1,972 0 10	10·9	1,296 18 6	7·1	33,051
December 28, 1895	52,810 18 10	2,062 8 5	9·4	1,568 3 11	7·1	34,754
March 28, 1896	41,354 11 8	1,993 14 10	11·5	991 11 5	5·7	23,735
June 27, 1896	58,636 2 5	2,021 10 3	8·2	2,211 5 9	9·0	24,369
‡December 26, 1896	113,814 12 3	4,117 8 11	8·6	3,654 3 0	7·7	35,412
‡June 26, 1897	114,834 15 9	4,464 4 5	9·3	3,173 6 11	6·6	45,893
‡December 25, 1897	121,362 19 6	5,190 4 8	10·2	2,881 11 4	5·7	68,511
‡June 25, 1898	125,525 6 0	5,698 1 3	10·9	2,060 17 10	3·9	65,996
§December 31, 1898	137,088 19 6	5,875 5 0	10·3	1,472 3 10	2·6	58,041
‡July 1, 1899	155,856 15 2	5,803 11 5	9·0	4,386 16 10	6·7	50,344
‡December 30, 1899	157,685 9 5	5,784 7 7	8·8	4,988 14 3	7·6	56,614
‡June 30, 1900	170,237 15 9	6,327 11 1	8·9	6,856 18 8	9·7	65,514
Totals	2,460,239 0 3	95,549 1 8	9·3	69,954 2 5	6·8	....

*Twenty-one weeks. †Fourteen weeks. ‡Half year. §Twenty-seven weeks.

QUARTERLY STATEMENT, FURNITURE AND FURNISHING DEPARTMENT.

From Date of keeping a Separate Account.

Quarter ending	Net Sales.	Expenses.	Rate per £ of Sales.	Net Profit.	Rate per £ of Sales.	Stocks.
	£ s. d.	£ s. d.	d.	£ s. d.	d.	£
January 31, 1885	3,022 18 2	210 11 11	16·7	81 13 3	6·4	3,500
May 2, 1885	2,636 9 6	262 5 10	23·8	‡4 17 11	0·4	4,410
August 1, 1885	7,200 12 9	392 6 7	13·0	221 4 9	7·4	4,620
October 31, 1885	5,599 11 1	420 1 5	18·0	133 3 10	5·6	5,600
January 20, 1886	6,744 8 11	445 7 4	15·8	145 4 10	5·2	6,180
May 1, 1886	7,026 7 0	470 18 2	16·0	195 9 8	6·4	7,020
July 31, 1886	9,621 1 11	500 9 6	12·4	410 10 0	10·2	7,650
*December 25, 1886	13,157 12 1	914 4 7	16·6	292 9 7	5·4	7,400
March 25, 1887	7,315 11 8	577 14 1	18·9	160 16 8	5·2	8,750
June 25, 1887	11,033 17 4	590 17 11	12·8	641 14 4	13·9	9,290
September 24, 1887	8,567 19 0	618 12 4	17·3	323 12 11	9·0	9,570
†December 31, 1887	11,956 12 7	723 6 11	14·5	677 17 2	13·6	9,150
March 31, 1888	8,295 17 1	667 6 7	19·3	311 7 10	9·0	10,370
June 30, 1888	12,865 9 6	738 3 6	13·9	735 16 7	13·9	10,540
September 29, 1888	9,876 13 4	780 1 6	18·9	245 16 0	5·9	10,000
December 29, 1888	12,582 11 8	860 10 4	16·4	412 16 5	7·8	10,820
March 30, 1889	9,970 0 8	814 4 1	19·6	285 2 3	6·8	11,990
June 29, 1889	15,812 15 7	918 7 0	13·9	762 19 10	7·5	11,170
September 28, 1889	12,451 19 0	905 16 2	17·4	625 14 2	12·0	10,380
December 28, 1889	16,871 0 8	930 18 5	13·2	916 2 10	13·0	10,450
March 29, 1890	14,418 6 7	926 4 4	15·4	567 11 8	9·4	11,410
June 28, 1890	21,501 17 11	1,045 3 0	11·6	1,339 5 4	14·9	11,150
September 27, 1890	18,076 15 11	1,103 5 1	15·3	1,287 13 10	17·0	12,240
December 27, 1890	22,149 13 4	1,261 10 4	13·6	1,504 10 0	16·2	13,600
March 28, 1891	15,095 13 8	1,287 17 7	20·4	557 8 2	8·8	15,700
June 27, 1891	25,335 18 11	1,412 1 8	13·3	1,323 6 11	12·5	16,350
September 26, 1891	19,759 6 0	1,384 18 2	16·8	1,138 9 3	13·8	16,520

QUARTERLY STATEMENT, FURNITURE AND FURNISHING DEPARTMENT—*continued.*

Quarter ending	Net Sales.	Expenses.	Rate per £ of Sales.	Net Profit.	Rate per £ of Sales.	Stocks.
	£ s. d.	£ s. d.	d.	£ s. d.	d.	£
December 26, 1891	24,953 4 7	1,471 7 10	14·1	1,026 0 6	9·9	16,400
March 26, 1892	18,157 8 11	1,492 1 11	19·7	410 18 11	5·4	18,330
June 25, 1892	27,834 1 5	1,578 10 5	13·6	1,368 12 10	11·8	16,600
September 24, 1892	20,853 9 11	1,527 8 3	17·2	1,096 18 3	12·6	16,700
†December 31, 1892	27,476 19 0	1,740 6 7	15·2	1,298 19 10	11·3	16,330
April 1, 1893	19,575 15 1	1,662 14 7	20·3	356 2 2	4·3	17,350
July 1, 1893	28,271 11 10	1,870 18 4	16·0	1,440 19 1	12·2	17,453
September 30, 1893	19,573 12 11	1,766 3 7	21·6	629 7 3	7·7	17,729
December 30, 1893	25,411 2 3	1,902 10 7	17·9	787 7 1	7·4	18,150
March 31, 1894	18,760 10 6	1,850 11 9	23·6	440 7 1	5·6	18,816
June 30, 1894	33,459 2 0	2,048 4 1	14·7	1,718 12 8	12·3	17,140
September 29, 1894	19,778 16 11	1,853 0 3	22·4	619 6 11	7·5	17,731
December 29, 1894	28,259 5 11	1,945 9 0	16·5	1,253 3 8	10·6	17,057
March 30, 1895	21,432 7 2	1,975 2 7	22·1	926 11 4	10·3	19,745
June 29, 1895	36,377 16 6	2,104 18 10	13·8	2,492 7 9	16·4	18,890
September 28, 1895	26,452 16 8	1,998 8 1	18·1	1,236 14 3	11·2	19,682
December 28, 1895	37,626 17 10	2,132 11 7	13·6	2,394 9 1	15·2	20,509
March 28, 1896	26,616 12 0	2,062 16 11	18·6	1,145 5 4	10·3	23,341
June 27, 1896	44,267 10 9	2,228 18 1	12·0	2,968 3 3	16·0	22,508
§December 26, 1896	76,487 14 8	4,459 6 5	13·9	4,177 3 8	13·1	23,002
§June 26, 1897	83,203 11 1	5,858 16 1	16·9	3,626 7 2	10·5	29,341
§December 25, 1897	87,307 11 6	7,369 9 6	20·2	2,939 9 5	8·1	32,494
§June 25, 1898	92,409 17 11	8,374 8 0	21·7	2,035 11 7	5·3	40,679
December 31, 1898	108,033 12 3	9,580 6 1	21·4	2,578 18 9	5·7	36,656
§July 1, 1899	119,104 15 9	9,545 12 11	19·2	4,840 16 8	9·7	39,772
§December 30, 1899	125,158 7 0	10,275 15 6	19·7	4,992 19 6	9·5	45,037
§June 30, 1900	136,225 2 7	10,415 4 7	18·3	5,220 4 11	9·3	48,475
Totals	1,662,016 16 9	122,254 6 8	17·6	69,424 13 11	10·0	....

* Twenty-one weeks. † Fourteen weeks. ‡ Loss. § Half year. ‖ Twenty-seven weeks.

PRODUCTIVE DEPARTMENTS. Half-yearly Statement showing Expenses and Net Profit.

TAILORING FACTORY.

Half Year ending	Transferred.	Production.	Expenses on Production.	Rate per cent.	Net Profit on Production.	Rate per cent.	Net Loss.	Rate per cent.	Stocks.
	£ s. d.	£ s. d.	£ s. d.		£ s. d.		£ s. d.		£
*November 4, 1882 ..	427 10 10	427 10 10	319 12 11	74·70	1 11 2	0·23	....	....	....
May 5, 1883 ..	1,083 16 1	1,083 16 1	790 8 0	72·94	19 0 5	1·75	....	....	187
November 3, 1883 ..	1,185 12 0	1,185 12 0	842 11 4	71·05	....	....	7 11 0	0·59	304
May 3, 1884 ..	1,051 9 0	1,051 9 0	740 0 2	70·40	11 18 5	1·04	....	....	344
November 1, 1884 ..	1,469 18 10	1,469 18 10	913 13 9	62·15	33 10 9	2·24	....	....	341
May 2, 1885 ..	1,499 9 9	1,499 9 9	917 12 1	61·10	16 1 9	1·06	....	....	327
October 31, 1885 ..	2,112 2 0	2,112 2 0	1,261 13 6	59·70	64 2 7	3·03	....	....	445
May 1, 1886 ..	2,602 2 9	2,602 2 9	1,556 13 2	59·80	34 13 0	1·30	....	....	326
†December 25, 1886 ..	3,650 15 10	3,650 15 10	2,289 17 2	62·71	....	....	21 3 4	0·57	485
June 25, 1887 ..	3,852 13 11	3,852 13 11	2,278 0 6	59·13	133 1 3	3·45	....	....	617
December 31, 1887 ..	4,226 12 8	3,892 18 11	2,569 7 4	66·00	....	....	208 9 3	5·34	424
June 30, 1888 ..	3,742 1 6	3,919 7 2	2,413 7 11	61·57	152 9 4	3·87	....	....	687
December 29, 1888 ..	4,589 14 3	4,719 19 4	2,897 10 0	61·39	356 14 1	7·54	....	....	1,083
June 29, 1889 ..	4,357 3 8	4,233 12 8	2,661 2 9	62·86	325 17 1	7·67	....	....	1,012
December 28, 1889 ..	4,892 19 11	5,165 18 0	2,919 0 10	56·51	609 5 0	11·79	....	....	1,280
June 28, 1890 ..	6,702 17 5	6,446 19 3	3,660 17 11	56·77	646 2 7	10·02	....	....	1,191
December 27, 1890 ..	7,166 9 4	7,691 2 10	4,171 19 9	54·23	699 16 9	9·10	....	....	1,564
June 27, 1891 ..	6,127 2 2	6,012 16 5	3,575 1 8	59·46	550 6 9	9·15	....	....	1,638
December 26, 1891 ..	6,990 5 3	6,743 18 1	3,712 11 5	55·02	736 18 7	10·92	....	....	1,222
June 25, 1892 ..	7,444 4 7	7,283 9 10	4,186 6 0	57·47	867 10 0	11·90	....	....	1,218

*Thirteen weeks. †Thirty-four weeks.

TAILORING FACTORY—*continued.*

Half Year ending	Transferred.	Production.	Expenses on Production.	Rate per cent.	Net Profit on Production.	Rate per cent.	Net Loss.	Rate per cent.	Stocks.
	£ s. d.	£ s. d.	£ s. d.		£ s. d.		£ s. d.		£
‡December 31, 1892 ..	8,153 15 0	8,533 19 11	4,410 12 3	51·67	1,011 1 4	11·84	....	....	1,663
July 1, 1893 ..	8,039 8 5	8,263 11 8	4,697 14 5	56·84	1,026 10 2	12·41	....	....	1,782
December 30, 1893 ..	7,655 9 0	7,207 19 7	4,224 19 5	58·61	820 1 8	11·37	....	....	1,120
June 30, 1894 ..	8,143 3 4	8,011 18 7	4,673 12 4	58·83	1,083 4 8	13·51	....	....	1,133
December 29, 1894 ..	8,018 8 9	8,125 19 3	4,472 5 8	55·03	957 2 11	11·77	....	....	1,177
June 29, 1895 ..	9,212 1 2	9,191 3 11	5,053 18 6	54·98	1,444 18 8	15·72	....	....	1,175
December 28, 1895 ..	11,056 11 7	11,561 18 10	5,543 4 1	47·94	1,646 14 4	14·23	....	....	1,634
June 27, 1896 ..	10,780 9 3	10,313 3 10	5,674 6 0	55·01	1,599 12 11	15·51	....	....	1,410
December 26, 1896 ..	11,984 17 6	12,130 15 4	5,708 19 11	47·06	2,020 15 7	16·65	....	....	1,459
June 26, 1897 ..	11,488 1 6	11,107 12 8	6,113 3 10	55·04	1,884 13 7	16·96	....	....	1,307
December 25, 1897 ..	10,886 10 4	14,645 14 1	5,114 14 5	34·92	1,656 11 3	11·30	....	....	1,332
June 25, 1898 ..	9,170 5 2	8,913 16 5	5,034 17 4	56·49	1,419 16 4	15·93	....	....	1,517
‡December 31, 1898 ..	10,039 13 2	10,470 2 6	5,581 8 8	53·30	1,471 14 3	14·05	....	....	1,268
July 1, 1899 ..	10,812 4 5	10,384 7 5	5,584 1 11	53·77	1,768 18 5	17·03	....	....	1,200
December 30, 1899 ..	11,740 3 6	12,819 10 4	6,213 9 6	48·46	2,153 14 3	16·79	....	....	2,499
June 30, 1900 ..	12,607 1 0	11,534 5 2	6,515 4 4	56·48	1,785 15 6	15·47	....	....	2,323
Totals	234,963 4 10	238,261 13 0	129,294 0 9	54·26	29,010 5 4	....	237 3 7	....	..
					237 3 7	....			
					28,773 1 9	12·07			

‡ Twenty-seven weeks.

PRODUCTIVE DEPARTMENTS.—Half-yearly Statements.

SHIRT FACTORY.

Half Year ending	Transferred.	Production.	Expenses on Production.	Rate per cent.	Net Profit on Production.	Rate per cent.	Net Loss.	Rate per cent.	Stocks.
	£ s. d.	£ s. d.	£ s. d.		£ s. d.		£ s. d.		£
*November 4, 1882 ..	201 11 0	201 11 0	159 13 10	79·10	21 9 4	10·44	....	....	....
May 5, 1883 ..	415 17 10	415 17 10	348 1 9	83·85	13 13 2	3·13	....	....	12
November 3, 1883 ..	343 15 3	343 15 3	306 18 0	89·21	8 6 0	2·33	....	....	15
May 3, 1884 ..	459 18 4	459 18 4	381 12 5	83·00	17 15 6	3·70	....	....	22
November 1, 1884 ..	410 1 3	410 1 3	362 9 4	88·29	....	....	16 6 7	3·90	20
May 2, 1885 ..	768 16 11	768 16 11	500 2 1	65·10	50 17 10	6·51	....	....	55
October 31, 1885 ..	638 10 9	638 10 9	384 18 7	60·18	38 7 8	5·95	....	....	70
May 1, 1886 ..	764 15 0	764 15 0	461 14 1	60·34	25 8 10	3·27	....	....	43
†December 25, 1886 ..	1,128 1 11	1,128 1 11	670 18 5	59·39	46 14 6	4·07	....	....	48
June 25, 1887 ..	792 4 10	792 4 10	484 1 9	61·11	16 18 11	2·02	....	....	90
December 31, 1887 ..	839 11 6	858 1 2	549 9 0	63·98	23 6 6	2·68	....	....	92
June 30, 1888 ..	1,071 16 3	1,074 14 6	691 14 1	64·33	11 1 11	1·02	....	....	115
December 29, 1888 ..	1,296 19 3	1,306 0 6	885 13 2	67·76	....	....	24 7 5	1·83	112
June 29, 1889 ..	1,442 12 0	1,430 15 2	873 5 1	61·04	99 15 8	6·92	....	....	106
December 28, 1889 ..	1,355 5 8	1,373 13 3	855 2 2	62·27	110 13 8	8·01	....	....	119
June 28, 1890 ..	1,369 13 2	1,357 11 9	841 1 3	61·09	122 10 9	8·99	....	....	98
December 27, 1890 ..	1,488 19 11	1,495 2 10	940 0 2	62·87	131 5 9	8·76	....	....	72
June 27, 1891 ..	1,667 17 0	1,687 17 8	998 4 1	59·16	142 5 10	8·41	....	....	131
December 26, 1891 ..	1,722 15 2	1,666 15 3	1,048 14 10	62·90	192 18 10	11·58	....	....	120
June 25, 1892 ..	1,547 4 6	1,570 7 10	1,021 3 4	65·03	141 6 3	8·98	....	....	215

* Thirteen weeks. † Thirty-four weeks.

PRODUCTIVE DEPARTMENTS.—SHIRT FACTORY– *continued.*

Half Year ending	Transferred.	Production.	Expenses on Production.	Rate per cent.	Net Profit on Production.	Rate per cent.	Net Loss.	Rate per cent.	Stocks.
	£ s. d.	£ s. d.	£ s. d.		£ s. d.		£ s. d.		£
‡December 31, 1892 ..	1,813 15 7	1,862 13 4	1,192 15 2	64·01	103 19 8	5·58	....	....	208
July 1, 1893 ..	1,875 9 4	1,816 19 3	1,216 18 9	66 97	147 2 7	8·09	....	....	146
December 30, 1893 ..	1,976 0 8	1,980 17 8	1,250 12 8	63·13	181 12 10	9·14	....	....	256
June 30, 1894 ..	2,109 9 2	2,114 11 6	1,328 8 7	62·82	216 1 10	10·21	....	....	372
December 29, 1894 ..	2,653 1 10	2,677 12 11	1,544 0 8	57·67	417 12 4	15·77	....	....	764
June 29, 1895 ..	3,344 5 1	3,357 18 7	1,871 6 3	55·73	....	....	17 14 0	0·53	802
December 28, 1895 ..	4,158 14 2	4,264 2 10	2,075 16 5	48·66	649 11 0	11·02	....	....	958
June 27, 1896 ..	4,563 2 0	4,545 19 4	2,298 13 7	50·57	613 0 3	13·48	....	....	1,531
December 26, 1896 ..	4,477 10 5	4,414 13 2	2,352 8 3	53·28	333 5 1	7·54	....	....	2,133
June 26, 1897 ..	5,439 12 7	5,418 18 2	2,841 4 2	52·42	273 9 5	5·03	....	....	1,753
December 25, 1897 ..	5,502 12 0	5,480 9 11	2,862 12 3	52·22	389 2 7	7·09	....	....	2,239
June 25, 1898 ..	5,826 8 7	5,888 12 7	3,132 6 5	53·19	113 18 11	1·93	....	....	2,190
‡December 31, 1898 ..	5,610 10 2	5,516 3 6	2,969 10 7	53·82	602 17 4	10·91	....	....	2,066
July 1, 1899 ..	6,421 4 0	6,5 6 5 10	3,400 7 1	52·10	....	....	21 19 6	0·33	1,899
December 30, 1899 ..	6,631 6 11	6,603 19 7	3,669 16 8	55·55	601 4 5	9·10	....	....	2,125
June 30, 1900 ..	7,577 0 2	7,672 1 2	4,455 19 11	58·08	261 16 3	3·40	....	....	2,232
Totals	89,706 10 2	107,886 12 4	51,227 14 10	47·48	5,939 11 5	....	80 7 6	....	....
					80 7 6				
					5,859 3 11	5·43			

‡ Twenty-seven weeks.

PRODUCTIVE DEPARTMENTS—HALF-YEARLY STATEMENT.

ARTISAN CLOTHING FACTORY.

Half Year ending	Transferred.	Production.	Expenses on Production.	Rate per cent.	Net Profit on Production.	Rate per cent.	Stocks.
	£ s. d.	£ s. d.	£ s. d.		£ s. d.		£
*June 27, 1891	1,372 12 5	1,426 13 5	988 1 7	69·28	48 16 4	3·36	192
December 26, 1891	1,189 6 11	1,211 19 8	867 1 7	71·53	40 2 6	3·30	186
June 25, 1892	1,315 0 7	1,272 2 11	894 15 9	70·28	68 11 9	5·34	126
†December 31, 1892	1,477 0 3	1,358 1 6	955 16 10	70·32	67 2 6	4·93	100
July 1, 1893	1,576 14 2	1,481 6 11	1,005 13 4	67·86	36 10 0	2·43	434
December 30, 1893	1,582 3 6	1,558 0 2	996 11 6	63·92	5 7 4	0·32	476
June 30, 1894	1,665 5 10	1,608 10 1	1,082 2 11	67·28	111 14 11	6·96	825
December 29, 1894	1,828 1 6	1,826 8 2	1,027 14 9	56·24	1 18 3	0·10	410
June 29, 1895	1,640 7 2	1,633 7 5	1,198 15 9	73·36	117 16 11	7·16	314
December 28, 1895	1,872 19 3	1,907 14 11	1,324 18 2	69·48	128 13 3	6·71	251
June 27, 1896	1,821 18 11	1,756 15 5	1,261 5 3	71·81	166 16 7	9·45	94
December 26, 1896	2,022 9 10	2,104 19 0	1,407 2 2	66·84	232 12 5	11·02	203
June 26, 1897	1,994 10 6	2,038 9 4	1,454 15 11	71·34	170 18 0	8·39	374
December 25, 1897	2,088 3 3	2,099 16 9	1,500 1 3	71·42	123 19 1	5·90	338
June 25, 1898	2,248 13 7	2,248 4 0	1,568 5 6	69·75	255 5 3	11·34	277
†December 31, 1898	2,342 3 10	2,287 10 0	1,584 13 10	69·26	224 11 9	9·79	175
July 1, 1899	2,530 16 5	2,528 9 11	1,695 11 3	67·04	397 3 11	15·70	150
December 30, 1899	2,643 8 8	2,589 12 11	1,815 13 6	70·07	204 10 10	7·87	150
June 30, 1900	3,279 17 2	3,253 11 4	2,145 5 2	65·93	452 14 1	13·89	290
Totals	36,191 13 9	36,191 13 10	24,774 6 0	68·45	2,855 5 8	7·88	..

* Twenty-nine weeks. † Twenty-seven weeks.

PRODUCTIVE DEPARTMENTS.—HALF-YEARLY STATEMENT.

MANTLE FACTORY.

Half Year ending	Transferred.	Production.	Expenses on Production.	Rate per cent.	Net Profit on Production.	Rate per cent.	Net Loss.	Rate per cent.	Stocks.
	£ s. d.	£ s. d.	£ s. d.		£ s. d.		£ s. d.		£
June 27, 1891	994 10 2	1,005 7 3	734 6 4	73·03	....	....	86 17 4	8·64	203
December 26, 1891	1,330 1 0	1,352 19 4	870 3 6	64·30	....	....	52 3 0	3·84	350
June 25, 1892	1,157 19 8	1,165 4 11	809 12 10	69·44	....	....	107 17 7	9·26	324
*December 31, 1892	1,559 2 2	1,541 19 2	892 11 5	57·84	97 6 1	6·30	....	....	275
July 1, 1893	1,160 1 1	1,166 0 2	799 2 11	68·52	....	....	63 4 9	5·40	463
December 30, 1893	1,188 9 9	1,188 13 11	787 5 7	66·24	....	....	92 16 3	7·74	382
June 30, 1894	1,330 12 7	1,320 11 10	765 7 1	57·95	26 6 4	1·97	....	....	372
December 29, 1894	1,380 18 3	1,380 18 3	731 3 4	52·97	....	....	5 11 10	0·40	178
June 29, 1895	1,349 9 9	1,349 9 9	733 2 4	54·33	60 1 11	4·44	....	....	151
December 28, 1895	1,603 17 10	1,603 17 10	910 0 2	56·76	158 4 1	9·85	....	....	82
June 27, 1896	1,423 16 8	1,423 16 8	781 18 6	54·95	55 19 9	3·93	....	....	110
December 26, 1896	1,583 13 1	1,585 13 1	965 7 11	60·88	99 6 5	6·24	....	....	168
June 26, 1897	1,411 12 11	1,409 12 11	883 2 3	62·66	10 2 10	0·71	....	....	172
December 25, 1897	1,727 19 3	1,741 15 0	1,107 9 5	63·58	64 10 11	3·73	....	....	148
June 25, 1898	1,674 0 0	1,661 6 3	1,034 11 6	62·25	69 16 0	4·15	....	....	168
*December 31, 1898	2,418 19 1	2,439 8 7	1,448 18 7	59·36	268 14 10	10·98	....	....	134
July 1, 1899	2,362 19 10	2,355 6 8	1,419 8 4	61·52	208 14 1	8·83	....	....	168
December 30, 1899	2,503 7 7	2,489 9 3	1,639 17 0	65·85	118 15 0	4·74	....	....	175
June 30, 1900	2,421 15 4	2,440 9 8	1,665 12 2	68·23	37 17 4	1·55	....	....	288
Totals	30,583 6 0	30,622 0 6	19,009 1 2	62·07	1275 15 7	....	408 10 9	....	..
					408 10 9	....			
					867 4 10	2·83			

* Twenty-seven weeks.

PRODUCTIVE DEPARTMENTS.

Half-yearly Statement showing

Half Year ending	Transferred. £	s.	d.	Production. £	s.	d.	Expenses. £	s.	d.
*May 2, 1885	3,298	16	7	3,298	16	7	1,183	10	5
October 31, 1885	10,505	15	7	10,505	15	7	3,328	18	5
May 1, 1886	11,992	1	5	11,992	1	5	3,733	7	5
†December 25, 1886	21,824	5	3	21,824	5	3	6,391	18	6
June 25, 1887	14,863	9	5	14,863	9	5	4,957	18	9
December 31, 1887	18,993	10	11	18,971	7	5	6,080	12	7
June 30, 1888	14,421	8	10	15,456	0	7	5,506	7	8
December 29, 1888	23,752	4	3	23,911	13	1	8,056	18	10
June 29, 1889	22,306	15	8	24,829	5	11	8,341	2	10
December 28, 1889	27,323	7	10	29,256	15	8	10,581	3	6
June 28, 1890	27,000	12	3	28,621	13	5	10,465	6	5
December 27, 1890	30,407	10	8	30,503	13	1	11,379	17	10
June 27, 1891	32,049	7	0	36,406	9	8	12,584	0	3
December 26, 1891	39,077	18	1	36,629	1	10	13,442	9	3
June 25, 1892	37,242	4	10	38,374	15	3	14,141	17	0
‡December 31, 1892	45,510	0	11	47,150	2	10	17,174	4	2
July 1, 1893	47,638	17	8	52,446	7	4	18,043	6	7
December 30, 1893	51,067	8	4	46,571	6	2	18,989	11	10
June 30, 1894	46,791	19	6	51,486	16	6	19,553	9	6
December 29, 1894	55,931	9	10	59,200	17	5	21,447	5	10
June 29, 1895	55,806	6	10	60,418	2	5	22,869	19	4
December 28, 1895	66,638	6	11	71,710	15	0	23,958	14	5
June 27, 1896	33,329	19	7	25,833	19	5	15,864	14	10
December 26, 1896	75,052	14	4	81,530	17	3	25,886	17	4
June 26, 1897	71,058	8	4	75,864	19	3	27,945	10	4
December 25, 1897	86,513	19	11	84,579	3	1	30,646	10	2
June 25, 1898	78,951	16	4	87,503	12	9	30,670	5	6
‡December 31, 1898	82,733	8	1	75,295	13	10	31,020	12	8
July 1, 1899	92,125	9	9	90,378	8	2	33,602	0	4
December 30, 1899	97,921	10	2	97,800	11	4	34,801	3	1
June 30, 1900	101,086	16	11	109,483	5	5	37,430	9	9
Totals.....	1,423,218	2	0	1,462,700	2	4	530,080	5	4

* Thirteen weeks. Thirty-four weeks. ‡ Twenty-seven weeks.

BOOT AND SHOE FACTORY.

Expenses and Net Profit.

Rate per cent on Production.	Net Profit on Production.	Rate per cent on Production.	Net Loss.	Rate per cent.	Stocks.
	£ s. d.		£ s. d.		£
35·87	....	....	47 9 10	1·42	2,176
31·68	240 19 3	2·28	....	....	3,435
31·12	247 1 10	2·05	....	....	4,042
29·28	867 3 2	3·97	....	....	4,020
33·35	124 7 11	0·83	....	....	7,350
32·04	1,013 15 11	5·33	....	....	5,406
35·62	687 14 1	4·44	....	....	7,886
33·69	1,072 2 11	4·48	....	....	11,869
33·59	1,041 3 7	4·19	....	....	12,588
36·16	1,509 19 4	5·15	....	....	15,890
36·56	1,867 10 10	6·52	....	....	19,920
37·30	1,744 10 11	5·71	....	....	17,349
34·56	1,635 2 2	4·49	....	....	24,080
36·69	1,996 18 7	5·45	....	....	18,292
36·85	2,115 17 8	5·51	....	....	18,006
36·42	2,743 19 7	5·82	....	....	18,220
34·40	4,070 11 6	7·76	....	....	24,066
40·77	3,360 15 11	7·21	....	....	20,696
37·97	3,378 12 5	6·56	....	....	27,948
36·22	4,052 10 0	6·84	....	....	27,177
37·85	3,701 7 10	6·12	....	....	33,558
33·41	5,678 11 5	7·91	....	....	35,328
61·40	1,177 12 4	4·55	....	....	44,226
31·74	5,296 14 10	6·49	....	....	34,019
36·83	4,330 3 2	5·70	....	....	40,484
36·23	3,474 2 2	4·10	....	....	38,889
35·05	4,665 18 0	5·33	....	....	42,058
41·19	3,070 0 1	4·07	....	....	41,010
37·18	3,878 5 11	4·29	....	....	40,225
35·58	3,996 3 8	4·08	....	....	47,836
34·18	3,078 12 9	2·81	....	....	52,645
36·24	76,118 9 9	....	47 9 10	....	....
	47 9 10	....			
	76,070 19 11	5·20			

PRODUCTIVE DEPARTMENTS.

CABINET

Half Year ending	Transferred.	Production.	Expenses on Production.
	£ s. d.	£ s. d.	£ s. d.
May 2, 1885	482 11 10	482 11 10	282 11 9
October 31, 1885	805 18 0	805 18 0	442 17 3
May 1, 1886	732 8 1	732 8 1	428 0 11
*December 25, 1886	1,499 5 10	1,499 5 10	776 10 10
June 25, 1887	1,202 14 1	1,202 14 1	639 11 8
December 31, 1887	1,286 2 6	1,354 12 11	739 17 5
June 30, 1888	1,418 3 10	1,452 12 5	714 18 7
December 29, 1888	2,671 15 2	2,871 0 11	1,595 3 9
June 29, 1889	3,275 7 8	3,409 18 0	1,835 15 3
December 28, 1889	4,379 0 5	4,362 1 6	2,186 9 9
June 28, 1890	6,137 16 9	6,116 7 10	3,260 18 5
December 27, 1890	7,200 18 4	7,312 2 1	3,855 8 1
June 27, 1891	6,976 13 6	7,340 2 9	3,931 9 3
December 26, 1891	7,702 14 3	7,806 11 0	4,065 6 4
June 25, 1892	7,556 16 4	7,784 17 1	4,251 2 6
†December 31, 1892	8,961 9 5	9,602 0 0	5,020 15 3
July 1, 1893	8,532 16 8	9,781 11 7	4,937 16 1
December 30, 1893	8,351 5 9	7,872 10 10	5,037 6 9
June 30, 1894	8,763 6 1	8,719 3 0	5,022 7 11
December 29, 1894	9,837 7 10	10,378 12 10	5,914 12 10
June 29, 1895	10,344 12 9	7,783 11 10	5,502 12 0
December 28, 1895	11,245 11 3	10,119 10 4	5,744 17 3
June 27, 1896	11,726 12 3	12,431 5 0	6,081 3 9
December 26, 1896	13,245 17 10	13,366 18 9	7,077 14 11
June 26, 1897	14,066 3 7	13,858 11 0	7,456 5 8
December 25, 1897	13,551 16 6	12,057 2 9	7,708 15 11
June 25, 1898	14,887 0 0	16,925 13 6	7,805 10 7
†December 31, 1898	18,490 10 3	16,158 0 3	9,581 18 8
July 1, 1899	17,841 10 4	19,375 9 7	9,928 19 10
December 30, 1899	19,601 3 2	19,406 6 1	10,419 2 9
June 30, 1900	20,798 5 6	21,345 5 2	11,801 15 0
Total.....	263,573 18 9	263,714 16 10	144,047 16 11

* Thirty-four weeks. † Twenty-seven weeks.

HALF-YEARLY STATEMENT.

WORKS.

Rate per cent.	Net Profit on Production.	Rate per cent.	Net Loss.	Rate per cent.	Stocks.
	£ s. d.		£ s. d.		£
58·50	....	....	6 4 1	1·24	294
54·90	26 14 4	3·22	....	....	364
58·47	16 1 4	2·18	....	....	484
51·76	83 10 11	5·53	....	....	425
53·16	24 19 3	2·07	....	....	676
54·57	42 11 9	3·10	....	....	1,069
49·17	36 17 3	2·48	....	....	1,281
55·55	....	....	57 9 4	1·98	2,152
53·82	49 8 7	1·43	....	....	2,358
50·11	134 9 11	3·07	....	....	2,466
53·30	478 5 4	7·81	....	....	3,470
52·72	420 19 9	5·75	....	....	4,975
53·55	....	....	40 12 10	0·54	5,484
52·07	215 6 10	2·75	....	....	6,124
54·61	216 4 7	2·77	....	....	5,845
52·28	724 4 5	7·54	....	....	6,808
50·48	510 16 10	5·21	....	....	7,976
63·98	600 19 11	7·63	....	....	8,696
57·59	365 12 5	4·18	....	....	8,139
56·98	302 10 3	2·91	....	....	9,233
70·69	470 14 2	6·03	....	....	8,826
56·76	533 9 0	5·26	....	....	8,552
48·91	820 8 7	6·59	....	....	9,287
52·94	974 19 7	7·29	....	....	10,384
53·80	977 1 4	7·05	....	....	10,734
63·93	601 13 3	4·98	....	....	11,726
46·11	768 15 2	4·53	....	....	11,503
59·30	706 2 1	4·36	....	....	12,520
51·24	114 17 0	0·59	....	....	13,710
53·69	704 14 4	3·62	....	....	15,660
55·28	892 13 4	4·17	....	....	21,790
54·62	11,815 1 6	....	104 6 3	....	....
	104 6 3	....			
	11,710 15 3	4·44			

PRODUCTIVE DEPARTMENTS.—HALF-YEARLY STATEMENT.

HOSIERY FACTORY.

Half Year ending	Transferred.	Production.	Expenses on Production.	Rate per cent.	Net Profit on Production.	Rate per cent.	Net Loss.	Rate per cent.	Stocks.
	£ s. d.	£ s. d.	£ s. d.		£ s. d.		£ s. d.		£
July 1, 1893 ..	2,832 0 11	2,724 0 3	963 12 7	35·35	....	....	43 8 2	1·57	785
December 30, 1893 ..	2,679 13 9	2,743 7 6	964 8 11	35·14	91 13 8	3·31	....	....	1,054
June 30, 1894 ..	2,564 10 9	2,490 14 3	942 13 7	37·83	56 19 7	2·29	....	....	885
December 29, 1894 ..	2,561 17 5	2,674 9 8	948 16 4	35·45	15 5 7	0·56	....	....	960
June 29, 1895 ..	3,098 12 8	3,071 16 9	1,026 4 0	33·40	195 9 0	6·38	....	....	817
December 28, 1895 ..	3,867 12 8	3,688 10 2	1,165 6 0	31·58	265 18 11	7·21	....	....	745
June 27, 1896 ..	4,111 11 6	4,151 14 9	1,288 2 10	31·02	387 17 10	9·32	....	....	858
December 26, 1896 ..	3,668 3 4	4,625 19 0	1,390 1 5	30·04	431 14 10	9·31	....	....	1,830
June 26, 1897 ..	5,292 2 2	4,563 12 5	1,643 9 0	36·00	46 10 9	1·01	....	....	1,204
December 25, 1897 ..	4,698 16 2	4,984 19 10	1,687 18 0	33·86	444 12 10	8·90	....	....	1,526
June 25, 1898 ..	4,793 9 11	5,473 3 9	1,706 11 2	31·17	226 1 0	4·13	....	....	2,033
* December 31, 1898 ..	5,109 18 11	5,060 3 8	1,792 15 2	35·41	158 3 7	3·12	....	....	2,190
July 1, 1899 ..	5,446 4 3	5,367 3 11	1,792 3 10	33·38	460 8 3	8·57	....	....	2,151
December 30, 1899 ..	5,865 10 8	4,933 18 8	2,018 7 3	40·90	178 3 3	3·60	....	....	2,789
June 30, 1900 ..	7,295 10 11	8,909 13 1	2,685 13 6	30·13	257 13 3	2·88	....	....	3,511
Totals.....	63,885 16 0	65,463 7 8	22,016 3 7	33·63	3,216 12 4	....	43 8 2	....	..
					43 8 2				
					3,173 4 2	4·84			

* Twenty-seven weeks.

PRODUCTIVE DEPARTMENTS—HALF-YEARLY STATEMENT.

BRUSH FACTORY.

Half Year ending	Transferred.	Production.	Expenses on Production.	Rate per cent.	Net Profit on Production.	Rate per cent.	Stocks.
	£ s. d.	£ s. d.	£ s. d.		£ s. d.		£
June 28, 1890..	1,357 19 8	1,510 1 0	599 3 8	39·66	144 15 1	9·53	823
December 27, 1890..	1,769 4 3	2,295 16 10	830 4 4	36·16	121 13 11	5·27	1,302
June 27, 1891..	2,003 6 8	2,244 13 0	913 12 6	40·68	168 15 11	7·48	1,775
December 26, 1891..	1,794 13 0	1,849 7 7	797 0 1	43·10	88 8 1	4·75	2,758
June 25, 1892..	2,092 6 4	1,975 19 11	838 18 8	42·46	67 8 4	3·39	2,281
*December 31, 1892..	2,399 5 10	2,454 14 4	1,082 17 0	44·13	128 15 7	5·25	2,991
July 1, 1893..	2,289 14 8	2,526 6 10	963 10 9	38·12	30 0 11	1·19	2,920
December 30, 1893..	1,941 6 5	1,416 6 5	804 5 10	56·78	160 12 3	11·30	2,971
June 30, 1894..	2,700 17 2	2,681 17 9	952 3 6	35·49	169 8 2	6·30	2,844
December 29, 1894..	2,158 14 9	2,090 0 9	915 15 8	43·78	185 9 8	8·85	3,277
June 29, 1895..	2,867 5 1	2,942 1 3	1,018 17 0	34·63	316 15 4	10·74	2,842
December 28, 1895..	2,500 8 0	2,257 1 11	944 11 11	41·82	353 12 5	15·64	3,847
June 27, 1896..	3,172 11 6	3,454 12 2	1,082 4 8	31·32	101 16 2	2·95	3,772
December 26, 1896..	2,722 8 0	2,441 1 8	1,066 8 6	43·67	230 18 1	9·46	4,067
June 26, 1897..	3,483 1 0	3,432 8 11	1,107 5 1	32·22	524 0 5	15·26	3,785
December 25, 1897..	2,821 16 10	3,327 14 0	1,431 0 10	43·01	15 15 3	0·45	5,056
June 25, 1898..	3,532 19 10	3,588 19 10	1,457 18 6	40·62	65 0 4	1·81	4,323
*December 31, 1898..	2,929 15 6	2,539 3 6	1,139 1 11	44·86	38 8 2	1·49	5,227
July 1, 1899..	3,960 1 9	3,644 18 10	1,394 19 4	38·27	494 15 9	13·55	3,972
December 30, 1899..	3,798 4 1	3,733 6 2	1,450 16 11	38·84	515 12 2	14·60	5,109
June 30, 1900..	3,459 7 8	3,640 12 7	1,483 17 5	40·74	420 16 9	11·53	4,960
Totals	55,755 8 0	56,047 5 3	22,274 14 1	39·74	4,372 18 9	7·80	....

* Twenty-seven weeks.

PRODUCTIVE DEPARTMENTS.—HALF-YEARLY STATEMENT.—PRINTING WORKSHOP.

Half Year ending	Transferred.	Production.	Expenses on Production.	Rate per cent.	Net Profit on Production.	Rate per cent.	Stocks.
	£ s. d.	£ s. d.	£ s. d.		£ s. d.		£
*December 31, 1887..	649 14 2	653 15 5	347 14 7	53·13	41 19 10	6·43	175
June 30, 1888..	1,466 11 6	1,475 13 9	705 16 7	47·79	117 10 5	7·93	180
December 29, 1888..	1,648 5 10	1,645 18 9	775 0 9	47·11	168 12 0	10·21	228
June 29, 1889..	1,770 9 10	1,842 0 2	1,000 3 1	54·28	115 6 1	6·24	425
December 28, 1889..	2,084 17 7	2,143 11 9	1,126 4 6	52·54	146 14 5	6·81	602
June 28, 1890..	3,093 3 5	3,170 2 11	1,526 11 10	48·10	291 9 3	9·17	706
December 27, 1890..	4,148 16 11	4,008 9 9	1,770 11 1	44·16	200 9 5	4·99	832
June 27, 1891..	4,096 9 8	4,074 16 11	1,796 19 0	44·10	245 16 10	6·03	1,223
December 26, 1891..	4,921 14 11	5,084 10 0	2,059 18 5	40·51	472 6 10	9·28	1,341
June 25, 1892..	5,730 6 5	5,867 10 10	2,405 9 7	40·99	596 19 0	10·17	2,144
†December 31, 1892..	6,913 1 10	6,866 7 6	2,979 16 5	43·38	290 3 4	4·22	2,058
July 1, 1893..	7,452 17 5	7,437 13 11	3,041 11 5	40·89	797 17 0	10·73	1,850
December 30, 1893..	7,520 17 6	7,374 7 0	2,972 7 8	40·30	749 19 9	10·17	1,584
June 30, 1894..	7,078 10 1	7,101 4 8	2,924 18 6	41·19	678 12 2	9·54	1,677
December 29, 1894..	8,414 1 5	8,440 6 9	3,034 17 8	35·94	1,479 13 5	17·52	1,688
June 29, 1895..	8,414 2 5	8,474 17 6	3,357 10 0	39·61	1,151 18 10	13·59	1,602
December 28, 1895..	9,644 18 2	9,782 1 0	3,692 4 9	37·74	1,237 4 6	12·64	2,174
June 27, 1896..	11,139 5 5	11,037 2 10	3,916 0 7	35·48	1,402 5 6	12·70	2,095
December 26, 1896..	10,947 15 7	10,989 6 9	4,119 12 10	37·48	1,633 10 4	14·86	2,715
June 26, 1897..	11,655 8 8	11,798 3 0	4,648 16 3	39·39	1,481 7 10	12·55	3,182
December 25, 1897..	12,747 5 2	12,865 18 7	4,811 17 8	37·39	1,910 4 11	14·84	3,573
June 25, 1898..	14,033 9 7	13,998 6 9	5,102 0 2	36·45	2,566 5 9	18·33	3,729
†December 31, 1898..	14,268 11 2	13,986 15 0	5,189 11 6	37·10	2,338 7 2	16·71	2,312
July 1, 1899..	14,263 12 10	14,628 13 4	5,347 3 4	36·55	2,400 19 4	16·41	2,780
December 30, 1899..	14,860 6 1	14,600 12 11	5,598 3 10	38·34	1,907 7 3	13·06	2,757
June 30, 1900..	15,880 3 9	15,790 3 8	5,879 11 2	37·23	2,266 14 6	14·35	3,235
Totals	204,844 17 4	205,138 11 5	80,130 13 2	39·06	26,689 15 8	13·01	....

* Thirteen weeks. † Twenty-seven weeks.

PRODUCTIVE DEPARTMENTS.—HALF-YEARLY STATEMENT.

PRESERVE WORKS.

Half Year ending	Transferred.	Production.	Expenses on Production.	Rate per cent.	Net Profit on Production.	Rate per cent.	Stocks.
	£ s. d.	£ s. d.	£ s. d.		£ s. d.		£
*December 27, 1890..	11,200 5 8	12,816 4 7	1,036 0 6	8·08	681 6 4	....	3,091
June 27, 1891..	8,633 11 2	7,615 18 9	1,066 0 9	14·00	592 6 2	7·77	5,980
December 26, 1891..	20,734 0 8	28,495 2 7	1,934 11 8	6·78	1,147 2 0	4·02	9,042
June 25, 1892..	18,770 4 10	10,410 16 11	2,010 2 5	19·30	1,063 13 3	10·21	11,041
†December 31, 1892..	23,729 11 5	40,212 8 7	3,041 17 4	7·56	1,742 14 3	4·33	21,380
July 1, 1893..	26,389 17 10	21,419 16 11	2,810 5 2	13·11	757 10 6	3·53	16,566
December 30, 1893..	25,696 12 10	27,306 10 9	3,773 3 8	13·81	1,462 7 8	5·35	20,553
June 30, 1894..	29,166 6 6	24,276 15 1	4,045 16 7	16·66	1,697 6 2	6·99	14,792
December 29, 1894..	27,596 1 11	37,606 16 3	3,971 1 1	10·55	2,457 4 9	6·53	17,925
June 29, 1895..	29,558 10 10	22,581 4 1	3,884 12 9	17·20	1,293 7 9	5·72	14,012
December 28, 1895..	26,537 16 2	37,833 12 4	4,215 12 10	11·14	2,545 10 7	6·72	22,205
June 27, 1896..	30,712 12 10	21,656 2 4	3,983 9 2	18·39	721 3 9	3·32	17,706
December 26, 1896..	29,558 10 3	41,389 4 2	4,292 17 6	10·37	3,472 19 8	8·39	22,204
June 26, 1897..	33,156 18 11	22,006 14 8	3,865 0 3	17·56	3,613 12 5	16·42	16,049
December 25, 1897..	40,333 1 8	48,079 17 4	4,482 9 6	9·32	4,901 1 4	10·19	16,517
June 25, 1898..	35,643 18 6	25,415 15 6	4,547 9 3	17·89	4,734 15 6	18·62	10,092
†December 31, 1898..	36,278 1 6	52,560 15 3	5,479 15 7	10·42	3,024 1 5	5·75	22,655
July 1, 1899..	34,588 7 1	22,184 11 0	4,898 15 9	22·07	2,933 3 4	13·22	12,084
December 30, 1899..	33,880 11 9	42,749 5 10	5,042 8 9	11·79	2,594 2 6	6·06	20,818
June 30, 1900..	34,620 1 1	24,245 12 8	4,923 6 5	20·30	1,965 7 2	8·10	10,621
Totals	556,785 3 5	570,863 5 7	73,304 16 11	12·84	43,400 16 6	7·60	....

* Twenty-eight weeks. † Twenty-seven weeks.

PRODUCTIVE DEPARTMENTS.—HALF-YEARLY STATEMENT.
CONFECTIONERY WORKS.

Half Year ending	Transferred.	Production.	Expenses on Production.	Rate per cent.	Net Profit on Production	Rate per cent.	Net Loss.	Rate per cent.	Stocks.
	£ s. d.	£ s. d.	£ s. d.		£ s. d.		£ s. d.		£
Dec. 26, 1891....	3,166 2 9	3,278 7 3	413 0 10	12·59	95 10 10	2·89	....	....	439
June 25, 1892....	2,185 15 6	2,073 11 0	295 12 1	14·23	45 6 7	2·17	....	....	344
*Dec. 31, 1892....	3,293 18 0	3,991 17 5	987 12 1	24·72	....	....	494 16 7	12·40	1,234
July 1, 1893....	5,194 4 3	5,157 1 5	1,458 8 6	28·27	....	....	238 10 2	4·61	1,175
Dec. 30, 1893....	5,700 8 3	5,819 17 4	1,443 5 10	24·79	....	....	198 19 3	3·42	1,619
June 30, 1894....	6,796 19 3	6,741 14 1	1,491 11 0	22·11	288 18 2	4·28	....	....	1,987
Dec. 29, 1894....	7,246 15 4	8,056 18 4	1,574 4 11	19·53	429 8 10	5·32	....	....	1,495
June 29, 1895....	6,373 4 0	6,460 14 3	1,552 18 10	24·04	249 3 10	3·58	....	....	1,968
Dec. 28, 1895....	6,456 10 3	6,325 8 10	1,517 0 6	23·98	291 19 10	4·61	....	....	1,216
June 27, 1896....	6,827 11 4	6,590 11 0	1,550 4 3	23·52	19 10 3	0·28	....	....	1,150
Dec. 26, 1896....	7,365 14 1	7,304 8 5	1,504 12 11	20·59	508 3 7	6·95	....	....	824
June 26, 1897....	7,254 5 4	7,342 3 3	1,550 15 0	21·11	758 12 5	10·32	....	....	1,086
Dec. 25, 1897....	7,591 12 1	7,596 18 6	1,641 8 1	21·60	586 17 11	7·72	....	....	1,192
June 25, 1898....	6,684 8 2	6,629 10 3	1,680 14 2	25·34	234 10 2	3·53	....	....	1,281
*Dec. 31, 1898....	7,559 11 8	7,566 13 2	1,896 10 4	25·05	132 11 8	1·74	....	....	1,060
July 1, 1899....	7,623 2 6	7,819 10 7	1,771 6 1	22 65	551 13 11	7·04	....	....	1,424
Dec. 30, 1899....	8,202 13 9	8,002 3 2	1,775 10 11	22·18	543 16 9	6·78	....	....	1,309
June 30, 1900....	8,318 13 10	8,689 18 0	1,876 17 4	21·58	531 15 3	6·11	....	....	1,608
Totals.....	113,841 10 4	115,447 6 3	25,981 13 8	22·50	5,268 0 0	....	932 6 0	....	..
					932 6 0				
					4,335 14 0	3·75			

* Twenty-seven weeks.

PRODUCTIVE DEPARTMENTS.—HALF-YEARLY STATEMENT.

TOBACCO WORKS.

Half Year ending	Transferred.	Production.	Expenses on Production.	Rate per cent.	Net Profit on Production.	Rate per cent.	Stocks.
	£ s. d.	£ s. d.	£ s. d.		£ s. d.		£
Dec. 26, 1891.....	15,510 4 8	21,326 17 2	1,704 19 6	7·99	651 11 11	3·05	8,958
June 25, 1892.....	25,947 5 8	26,056 14 0	2,253 18 3	8·65	713 4 9	2·73	9,233
*Dec. 31, 1892.....	33,385 18 6	32,859 15 4	2,512 17 8	7·64	1,725 6 10	5·25	13,461
July 1, 1893.....	33,515 17 8	32,756 15 0	2,668 3 5	8·14	1,216 10 8	3·71	18,572
Dec. 30, 1893.....	33,886 8 8	35,071 17 7	2,547 4 9	7·26	1,426 13 6	4·06	15,580
June 30, 1894.....	35,212 6 2	35,751 16 2	2,561 10 8	7·16	494 10 7	1·38	14,063
Dec. 29, 1894.....	38,795 13 3	39,137 16 4	2,733 0 6	6·98	1,105 1 11	2·82	17,381
June 29, 1895.....	46,043 6 10	45,896 15 6	3,054 13 1	6·65	1,650 18 2	3·60	16,783
Dec. 28, 1895.....	50,577 16 6	50,093 4 11	3,116 5 9	6·22	2,059 12 2	4·11	16,498
June 27, 1896.....	56,764 5 3	58,597 16 9	3,526 17 0	6·02	3,159 11 7	5·39	23,896
Dec. 26, 1896.....	58,848 8 2	59,269 6 0	3,569 4 0	6·02	3,400 4 1	5·73	25,478
June 26, 1897.....	62,124 11 1	61,743 3 7	3,814 4 6	6·17	3,937 4 4	6·37	23,790
Dec. 25, 1897.....	62,804 8 9	63,855 2 5	4,048 19 2	6·34	3,503 17 1	5·48	37,912
June 25, 1898.....	62,821 13 3	62,560 7 10	4,275 18 2	6·83	3,104 17 0	4·96	30,588
*Dec. 31, 1898.....	64,154 16 2	63,687 17 8	4,444 16 1	6·97	4,820 0 1	7·56	36,287
July 1, 1899.....	63,044 15 3	63,819 12 11	4,385 12 2	6·87	5,390 5 9	8·44	35,905
Dec. 30, 1899.....	63,438 16 4	63,780 11 10	4,229 19 2	6·63	4,751 1 9	7·45	33,761
June 30, 1900.....	70,523 3 10	71,009 8 9	4,337 2 0	6·10	5,234 15 0	7·37	28,701
Totals.....	877,399 16 0	887,274 19 9	59,785 5 10	6·73	48,345 7 2	5·44	....

* Twenty-seven weeks.

PRODUCTIVE DEPARTMENTS.—HALF-YEARLY STATEMENT.

CHANCELOT FLOUR MILLS.

Half Year ending	Sales and Transfers.	Production.	Expenses on Production.	Rate per cent.	Net Profit on Production.	Rate per cent.	Net Loss on Production.	Rate per cent.	Stocks.
	£ s. d.	£ s. d.	£ s. d.		£ s. d.		£ s. d.		£
Dec. 29, 1894 ..	23,102 14 7	38,609 14 5	4,592 10 6	11·89	....	..	1,348 17 6	3·49	51,096
June 29, 1895 ..	113,158 15 6	105,711 16 11	10,065 16 10	9·52	....	..	3,033 19 3	2·87	40,335
Dec. 28, 1895 ..	119,419 12 9	120,530 16 6	11,143 19 0	9·24	1,033 0 7	0·85	....	..	75,399
June 27, 1896 ..	127,230 1 1	130,432 3 1	12,312 12 3	9·43	2,326 7 9	1·78	....	..	71,974
Dec. 26, 1896 ..	170,445 18 8	174,638 17 1	13,640 4 11	7·81	4,568 8 5	2·61	....	..	50,438
June 26, 1897 ..	206,330 9 8	210,180 1 7	13,490 0 0	6·41	2,406 10 6	1·14	....	..	42,342
Dec. 25, 1897 ..	207,183 19 11	200,162 12 11	13,477 9 4	6·73	3,298 15 8	1·64	....	..	53,551
June 25, 1898 ..	218,831 17 3	230,882 16 6	13,338 3 2	5·77	2,519 2 8	1·09	....	..	48,690
*Dec. 31, 1898 ..	188,932 8 0	184,302 17 8	13,810 6 3	7·49	2,903 13 3	1·57	....	..	49,385
July 1, 1899 ..	170,740 5 6	162,710 3 0	12,945 1 7	7·95	1,554 6 8	0 95	....	..	28,359
Dec. 30, 1899 ..	159,966 18 7	166,774 13 0	12,461 15 10	7·47	3,003 12 6	1·80	....	..	62,017
June 30, 1900 ..	166,123 12 2	163,625 12 3	13,082 19 8	7·99	2,551 14 7	1·56	....	..	37,146
Totals	1,871,466 13 8	1,888,562 4 11	144,360 19 4	7·64	26,165 12 7	..	4,382 16 9	..	....
					4,382 16 9	..			
					21,782 15 10	1·15			

* Twenty-seven weeks.

PRODUCTIVE DEPARTMENTS.—HALF-YEARLY STATEMENT.

ETTRICK TWEED MILLS.

Half Year ending	Transferred.	Production.	Expenses on Production.	Rate per cent.	Net Profit on Production.	Rate per cent.	Net Loss on Production.	Rate per cent.	Stocks.
	£ s. d.	£ s. d.	£ s. d.		£ s. d.		£ s. d.		£
*June 27, 1896 ..	7,171 12 1	4,317 13 0	1,606 16 3	37·20	46 9 1	1·06	....	..	7,403
Dec. 26, 1896 ..	11,634 0 10	13,853 4 4	4,796 5 5	34·62	106 16 11	0·76	....	..	12,258
June 26, 1897 ..	15,385 7 0	14,008 11 4	4,940 7 8	35·26	....	..	94 9 3	0·67	10,393
Dec. 25, 1897 ..	14,733 16 3	15,974 7 11	5,515 11 3	34·55	538 4 7	3·36	....	..	15,292
June 25, 1898 ..	17,028 5 11	17,885 0 11	5,304 11 0	29·65	468 19 2	2·62	....	..	14,764
†Dec. 31, 1898 ..	17,775 17 1	22,281 13 8	5,175 18 3	23·23	335 17 0	1·50	....	..	12,475
July 1, 1899 ..	15,681 4 0	15,681 6 3	5,355 6 6	34·15	....	..	355 2 4	2·26	15,483
Dec. 30, 1899 ..	17,169 7 10	17,964 2 6	5,833 6 5	32·47	53 16 11	..	....	..	18,272
June 30, 1900 ..	16,446 8 0	17,931 5 5	5,909 16 0	32·95	697 10 9	..	....	..	18,304
Totals	133,025 19 0	139,897 5 4	44,437 11 9	31·76	2,247 14 5	..	449 11 7	..	....
					449 11 7	..			
					1,798 2 10	1·28			

* Nine weeks. † Twenty-seven weeks.

Employés.

NUMBER OF EMPLOYÉS, SEPTEMBER 29TH, 1900.

Distributive Departments.			Collective Totals.
General Office	Glasgow	155	
Grocery	„	128	
Stationery	„	10	
Potato	„	14	
Cattle Buying	„	1	
Coal	„	1	
Drapery, Mantle and Millinery Workrooms	„	305	
Boot	„	67	
Furniture	„	112	
Carting and Fodder	„	155	
Cleaners	„	12	
Dining-room	„	13	
„	Shieldhall	17	
			990
Leith		85	
Kilmarnock		22	
Dundee		3	
Enniskillen and Creameries		68	
Edinburgh—Sample-room		23	
Greenock—Sugar Forwarding		1	
			202

Productive Departments.			
Boot Factory, Currying, &c.	Shieldhall	1093	
„ „ Parkview	Glasgow	286	
Clothing Factory (Ready-made)	Shieldhall	361	
„ „ (Bespoke)	Glasgow	184	
Shirt and Underclothing Factory	„	253	
Hosiery Factory	Shieldhall	151	
Clothing „ (Artisan)	„	130	
Mantle „	Glasgow	71	
Waterproof Factory	„	113	
Umbrella Factory	„	7	
Saddlers' Shop	„	12	
Cabinet Factory	Shieldhall	362	
			3,023
Carried forward			4,215

NUMBER OF EMPLOYÉS, SEPTEMBER 29TH, 1900.

PRODUCTIVE DEPARTMENTS—continued.			Collective Totals.
Brought forward			4,215
Brush Factory	Shieldhall	40	
Tinware „	„	51	
Mechanics' Department	„	53	
Cartwright Shop	Glasgow	35	
Horse Shoeing	„	5	
Printing Department	Shieldhall	221	
Preserve and Confection Factory	„	209	
Coffee Essence „	„	30	
Pickle „	„	42	
Drug Department	„	64	
Tobacco Factory	„	133	
Miscellaneous	„	9	
Sausage Factory	Glasgow	21	
Ham Curing	„	26	
Aërated Water Factory	„	26	
Chancelot Mills	Edinburgh	103	
Junction „	Leith	49	
Ettrick „	Selkirk	146	
Soap Works	Grangemouth	68	
Farm, Carbrook Mains	Larbert	14	
Creamery	Wigtown	30	
Fish Curing	Aberdeen	33	
			1,408

BUILDING DEPARTMENT.

GLASGOW—Joiners	56	
Bricklayers	14	
Hewers	6	
Labourers	52	
Window Cleaners	4	
Slaters	6	
Plasterers	3	
Plumbers	17	
Painters	27	
Management	8	
		193
EDINBURGH AND GRANGEMOUTH—Joiners	5	
Masons	2	
Labourers	3	
Painters	5	
Plumbers	4	
		19
Total		5,835

Bonus to Labour.

The payment of bonus, since its institution in 1870, has taken three different forms. Till 1884 employés received, on wages earned, double the rate per £ allocated as dividend on members' purchases. This arrangement was then replaced by one which set aside the double claim of the employé, and, recognising a difference between workers in the distributive and productive departments, established a differential rate. The distributive employés received the same rate of bonus as was the rate of dividend on members' purchases, and the rate of bonus to productive workers was determined by the net aggregate profit made in the manufacturing departments only. This arrangement continued till 1892, when the system of bonus payment was again revised. Hitherto the whole bonus allocated had been paid over; but the present system, which allows a uniform rate to both distributive and productive departments, requires that one-half of each worker's bonus be retained and put to his credit, forming a special fund, called the Bonus Loan Fund. This capital bears interest at the rate of 3 per cent per annum, and is not withdrawable until the expiry of three months after leaving the service of the Society, unless with the consent of the Committee.

EMPLOYÉ-SHAREHOLDERS.

Simultaneously with the introduction of the present scheme of bonus, arrangements were made to permit of employés becoming shareholders in the Society. The number of shares held by one individual may range from five to fifty of twenty shillings each, and the paid-up capital bears interest at the rate of 5 per cent per annum. By the rules of the Society, the shareholding employés are entitled to send one representative to the quarterly meeting, and one for every 150 employés who become shareholders. At the present time there are 311 shareholders, which permits of a representation of three at the business meetings of the Society.

The following statements show the amount of bonus paid each year since 1870, and the total amount thus paid to employés, also the Bonus Loan Fund and the Employé-Shareholders' Fund at 30th June, 1900:—

FIRST BONUS SCHEME.

	Amount. £ s. d.	Average Rate per £. s. d.
Quarter ending November 19, 1870	5 11 0	0 8
Year " " 18, 1871	40 10 0	0 10½
" " " 16, 1872	52 7 0	0 9½
" " " 15, 1873	90 1 8	0 9½
" " " 14, 1874	116 9 0	0 8½
" " " 13, 1875	109 15 4	0 8
" " " 4, 1876	108 13 4	0 8
" " " 3, 1877	121 10 0	0 8
" " " 2, 1878	147 17 0	0 8
" " " 2, 1879	203 3 0	0 9½
" " October 30, 1880	322 9 3	1 1
" " November 5, 1881	368 3 8	1 0
" " " 4, 1882	453 9 1	0 11
" " " 3, 1883	542 3 0	0 11½
" " " 1, 1884	484 2 6	0 9½

SECOND BONUS SCHEME.

Year ending	Distributive Amount. £ s. d.	Rate per £. s. d.	Productive Amount. £ s. d.	Rate per £. s. d.
October 31, 1885	483 13 1	0 6¾	——	—
December 25, 1886	873 0 6	0 6½	——	—
" 31, 1877	603 0 2	0 6¾	315 2 1	0 4
" 29, 1888	683 12 1	0 6¼	628 11 7	0 7
" 28, 1889	833 16 10	0 6½	1,016 14 10	0 8½
" 27, 1890	1,139 6 10	0 7	1,752 10 6	0 11
" 26, 1891	1,208 9 3	0 6¾	1,802 14 9	0 9
" 31, 1892	1,813 8 3	0 6½	2,320 11 4	0 9

PRESENT BONUS SCHEME.

	£ s. d.	Rate per £. s. d.
Year ending December 30, 1893	3,775 15 0	0 6¼
" " " 29, 1894	3,563 18 9	0 6
" " " 28, 1895	4,634 14 0	0 7½
" " " 26, 1896	5,965 17 9	0 7¾
" " " 25, 1897	7,431 8 8	0 8
" " " 31, 1898	7,017 2 6	0 7
" " " 30, 1899	8,943 12 0	0 8
Half Year ending June 30, 1900	4,832 8 8	0 8

Total amount paid as bonus to 30th June, 1900..... £64,805 14 3
Amount of Bonus Loan Fund at 30th June, 1900..... 13,163 2 5
Employé-Shareholders' Fund at 30th June, 1900—311 employés holding 6,275 shares, with £4,985. 16s. 3d. paid up.

Thirty-two Years' Wholesale Distribution in Scotland.

SCOTTISH CO-OPERATIVE WHOLESALE SOCIETY LTD.

Years.	Capital.	Sales.	Profits.	Years.
1868, 13 weeks	£1,795	£9,697	£48	13 weeks, 1868
1869, 52 „	5,175	81,094	1,304	52 „ 1869
1870, 50 „	12,543	105,249	2,419	50 „ 1870
1871, 52 „	18,009	162,658	4,131	52 „ 1871
1872, 52 „	30,931	262,530	5,435	52 „ 1872
1873, 52 „	50,433	384,489	7,446	52 „ 1873
1874, 52 „	48,982	409,947	7,553	52 „ 1874
1875, 52 „	56,751	430,169	8,233	52 „ 1875
1876, 51 „	67,219	457,529	8,836	51 „ 1876
1877, 52 „	72,568	589,221	10,925	52 „ 1877
1878, 52 „	83,174	600,590	11,969	52 „ 1878
1879, 52 „	93,077	630,097	14,989	52 „ 1879
1880, 52 „	110,179	845,221	21,685	52 „ 1880
1881, 54 „	135,713	986,646	23,981	54 „ 1881
1882, 52 „	169,429	1,100,588	23,220	52 „ 1882
1883, 52 „	195,396	1,253,154	28,366	52 „ 1883
1884, 52 „	244,186	1,300,331	29,435	52 „ 1884
1885, 52 „	288,946	1,438,220	39,641	52 „ 1885
1886, 60 „	333,653	1,857,152	50,398	60 „ 1886
1887, 53 „	367,309	1,810,015	47,278	53 „ 1887
1888, 52 „	409,668	1,963,853	53,538	52 „ 1888
1889, 52 „	480,622	2,273,782	61,756	52 „ 1889
1890, 52 „	575,322	2,475,601	76,545	52 „ 1890
1891, 52 „	671,108	2,828,036	89,090	52 „ 1891
1892, 53 „	778,494	3,104,768	96,027	53 „ 1892
1893, 52 „	869,756	3,135,562	89,116	52 „ 1893
1894, 52 „	940,835	3,056,582	88,452	52 „ 1894
1895, 52 „	1,134,269	3,449,461	132,374	52 „ 1895
1896, 52 „	1,237,317	3,822,580	174,982	52 „ 1896
1897, 52 „	1,286,624	4,405,854	156,341	52 „ 1897
1898, 53 „	1,333,078	4,692,330	165,580	53 „ 1898
1899, 52 „	1,457,645	5,014,189	213,596	52 „ 1899
1900, 26 „	1,559,511	2,636,487	113,302	26 „ 1900
Totals.	1,559,511	57,573,698	1,855,998	Totals.

Commenced September, 1868.

Rice, Sago, and Tapioca:

Commercially and Botanically Considered.

BY JOHN R. JACKSON, A.L.S., ETC.,

Keeper of the Museums, Royal Gardens, Kew.

(Illustrated by John Allen.)

IN considering the three farinaceous food products which stand at the head of this paper we are only touching one side of a very important subject, which has so many ramifications, and the individual sources of which are so numerous, that to fully discuss the matter would occupy much more space than is at our command in this paper.

Amongst the most important of the heat givers or force producers in human food starch holds a prominent place, and it is abundantly present in all the plants which furnish the three most important articles of food, rice, sago, and tapioca, which are here treated of, besides being also found in greater or lesser quantities in all the cereal grains as well as in tubers of the potato. Though wheat and Indian corn, or maize, are the most generally known food products of temperate countries, the three products which we have taken for the text of this paper are the most widely known and generally used in tropical countries; indeed, of rice it may be said that it is grown and used as human food to a much larger extent than any other cereal, forming, as it does, the main food of one-third of the entire human race.

Though starch is so generally found in the vegetable kingdom in plants belonging to various orders, we are accustomed to look principally to the gramineæ or grass family for our principal supply of farinaceous foods. In those we have to consider one only belongs to that class, namely, rice, while of the others sago is

the product of palm trees and tapioca is obtained from the tuberous root of a euphorbiaceous plant. To treat them in detail and in the order in which we have placed them we shall first consider

RICE *(Oryza sativa).*

The genus Oryza is stated by the latest botanical authorities to include some twenty species, scarcely five of which, however, can be well distinguished, and even the more easily recognised forms are generally viewed as not more than varieties of *Oryza sativa*, the chief of which are inhabitants of India, though some of them are natives also of Australia, and most of them have been widely cultivated from very early times throughout the warmer regions of both hemispheres.

Though the rice plant is so largely cultivated throughout India it is also met with in a wild state on most marshy land in tropical areas. Its chief wild habitat, however, is from Madras and Orissa to Bengal, Chittagong, Arracan, and possibly even to Cochin China. It extends to the Nilghiri Hills, to the North-West Provinces, to the Punjab, Central India, and in Assam. It seems not to occur in a wild state either in Baluchistan, Afghanistan, or Persia, and even to be only very occasionally found under cultivation in these countries.

From India the cultivation of rice has spread into other countries. It was early introduced in Egypt and Syria as well as into Greece and Italy, and is grown to some extent at the present time on the plains of Lombardy. It is said to have been introduced from India into Carolina at the close of the last century, and it soon became largely cultivated and the product brought to such a high state of perfection that Carolina rice established a reputation as a very superior quality, which character it still retains to the present day. Immense quantities of rice are now grown in all tropical and sub-tropical parts of the globe.

The plant is an annual grass, growing from 2ft. to 10ft. in height, or even more in favourable situations. The fruiting panicles vary from 8in. to 1ft. in length, and become, as they grow or ripen, of a drooping habit. The plant requires a high temperature, and mostly an abundance of water is necessary, even to the extent of irrigation, to bring it to perfection. It grows well in stiff clays, especially in drainage beds and basins, and manure is very seldom employed; while some varieties require so much moisture, others will grow even on ordinary dry soil in temperate climates at an elevation of 8,000ft. The more important varieties, however, may be described as semi-aquatic plants. A variety cultivated in

Bengal is described as having such long stems as to enable it to keep its head above 12ft. of water. Rice is mostly sown in a moist soil or in actual mud, either broadcast or by transplanting the young plants from the nursery when they are about 1ft. high at distances of about 6in. apart. Rice when thus transplanted gives a greater yield than when sown broadcast in the proportion of 16 maunds to 10 or 12 maunds per acre.

The harvesting of rice extends over nearly the whole year. Thus spring rice is sown, according to locality, from September to February, and reaped from March to June; while summer rice, which is sown from May to July, is reaped from September to October. The autumn crop is sown in Bengal from April to July, and the harvesting extends from August to November; while the sowing of winter rice takes place from March to August, and it is reaped from November to January. The two chief varieties are those of winter and summer, which are occasionally sown mixed together and often accompanied by millet and a small kind of pulse. Two harvests are almost universal in Bengal, with an occasional third but smaller one. As many as 100 cultivated varieties of rice are said to be known in the North-West Provinces and Oudh, while as many as 160 varieties have been distinguished by the Cingalese. The chief characters of these varieties are seen in the length of the grains, which may be either narrow and ovoid through numerous gradations to nearly a spherical shape, and they also vary in colour from the well-known white seed to red or reddish brown or mottled, or even black. These distinctive characters are not only seen in the paddy or unhusked grains, but in the naked or cleaned grains also. Rice husk is of a hard and fibrous nature, and contains much lignose and silica. By a careful system of milling this husk is removed and the cleaned grains form the rice of commerce.

The following analysis of cleaned rice will show its composition and nutrient value:—

	In 100 parts.	In 1lb.
Water	12·8	2oz. 21gr.
Albuminoids	7·3	1oz. 74gr.
Starch	78·3	12oz. 231gr.
Oil	0·6	0oz. 42gr.
Fibre	0·4	0oz. 28gr.
Ash	0·6	0oz. 42gr.

The greatest value of rice as a food is when it is used with substances that are rich in nitrogenous or flesh-forming matters, as with meat, eggs, peas, beans, or other pulse. In consequence of its deficiency in nitrogenous and mineral constituents, chemists tell us that rice should not be boiled but simply steamed till tender, as the action of boiling takes from the rice a considerable portion of those constituents which it lacks. Though rice is a constant article of food amongst the people of India, it cannot be substituted for green vegetables for any length of time without producing an unhealthy condition of the body. Those who are compelled to live almost exclusively on rice become anæmic and suffer from scurvy. Where it constitutes the almost entire food of the people the throwing away of the water in which it has been boiled causes the loss of some of the mineral matter in which we have said the grain is deficient; only sufficient water, indeed, should be used in cooking rice as will be absorbed by it. In India rice is often cooked by parching it in hot sand and afterwards sifting out the grains. The heat causes them to burst, and they are either eaten dry or ground and mixed with water.

In different parts of India the native use of rice is very distinct; thus we are told that in Maldah the Hindustani-speaking people use both rice and wheat, while the pure Bengali confines himself to rice. In Benares it is not much used, but is replaced amongst the poor by wheat, barley, maize, and other grains. The working classes of Mirzapore use but little rice, existing on barley and the several millets.

Amongst the various ways of preparing rice for food in India the following may be taken as examples:—The unhusked rice or paddy is first boiled, dried, and pounded to separate the husk; the cleaned grain is then heated in a wide-mouthed earthen pot, and while still hot is flattened by beating. It is eaten alone or made into balls with molasses, or with curdled milk, or with milk and tamarinds. Another preparation is made by steeping the paddy for a night in cold water; it is afterwards parched and beaten flat. A third form is made by parching the rice which has previously been exposed to dew. This is eaten either with molasses or milk. A fourth preparation is made by first heating the cleaned rice for about half an hour in a shallow vessel with salt. The preparation is kept well stirred, and it is finally parched. It is either eaten as thus prepared or with the addition of oil, and is mostly consumed by the poorer classes. Another form of food is prepared by slowly grinding the rice into a meal by heavy hand mills. This meal is kneaded with water into balls or cakes, which are boiled like a pudding or used as bread.

It has been stated that a continuous rice diet causes injurious effects to the eyes, but there seems to be no ground for such a statement any more than there is for the belief at one time prevalent that it caused cholera. In this connection the following notes are given by Dr. Watt in his "Dictionary of the Economic Products of India" as being of some historical interest:—The first great epidemic outbreak of cholera originated in the town of Jessore in the year 1817, and, spreading up the valley of the Ganges, attacked and decimated the army (one of the largest ever assembled in India) of the Marquis of Hastings, then engaged in operations against Scindia in Central India. From there the epidemic extended in a north-westerly direction over the greater part of the civilised world. Cholera had been known in India before then, but chiefly as an endemic disease, one or two records only existing of epidemic outbreaks between 1503 and 1756, and even these apparently did not spread beyond narrow limits, and certainly did not extend outside India. The medical authorities of India were, however, in 1817, called upon for some explanation of the new form of the disease, and various opinions were offered. That given by Dr. Tytler, who was then civil surgeon of Jessore, is in conformity with a very generally accepted view held by the natives of the present day. He considered that the heat and humidity of the season had not only brought to early maturity the autumn crop of rice, but had imparted to it an unusual richness of flavour. The supply of new rice was abundant and cheap, and it was eagerly sought after; even before it became fully ripe it was devoured with avidity by all descriptions of natives. To this extensive use of immature rice was attributed the outbreak, and from his observations it is clear that it was a predisposing cause. He mentions this as an opinion generally received and openly declared by the natives. He states that in many places attacked by cholera, though nothing had been done to cut the jungle and drain the pools of stagnant water, the mere prohibition by the magistrate of the sale and use of new rice had been effective in causing the immediate decrease of the disease, and he mentions the following instance coming under his personal observation:—

> On the 2nd of September the use of new rice was absolutely forbidden in the gaol, and on that day cholera disappeared from the gaol; one case only occurred after that, namely, a case of a female prisoner who, having surreptitiously obtained and eaten a small quantity of new rice, was attacked by cholera a short time after.

The consumption of new rice is even at the present time generally considered to be unwholesome.

The cultivation of rice varies in the different districts according to the kind or variety grown, but, as the produce of Patna is one

of the best known in European commerce, we give the following abstract from an account of the cultivation in the Patna district:— Rice forms the staple crop of the district, and is divided into two great divisions, namely, the kartiká or early rice, and the aghani or winter rice, each of which is again sub-divided into many varieties. A small part of the district is cultivated with boro or spring rice, which may be regarded as a third division. The winter rice forms the chief part of that grown in Patna. It is sown broadcast after the commencement of the rains in June and July on lands that have been previously ploughed three or sometimes four times. After a month or six weeks, when the young plants are about a foot high, they are generally transplanted. Each plant is pulled out from the land, which is soft with standing water, and planted again, generally by women, in another field which has been first ploughed and smoothed. The young plants are placed in rows from 2in. to 3in. apart. Rice that has not been transplanted gives a comparatively poor crop, and all the finer sorts of rice are, therefore, treated in this manner. Should no rain fall in September or October, and if the water generally secured from the artificial watercourses is exhausted, the plants will wither and become fit only for fodder; but if seasonable showers fall the rice comes to maturity in November or December, and is then reaped. A second crop, sometimes mixed with linseed, is often sown in October among the rice when it is in flower. At that time there is generally a little water in the fields. The seed is sown broadcast, and if it is seen to germinate the water is run off so as not to injure the young crop. When a second crop is sown the paddy is reaped below the ears and the stalks are left standing, to be afterwards used as fodder.

On the subject of reaping, the plan adopted is pretty much the same in all districts and with the different kinds of rice. About a week before it is fit for cutting the water is let off that the ground may dry. The plants are cut down about 4in. from the ground with a reaping hook. Without being bound up into sheaves it is put into small stacks about 12ft. high in which the stalks are placed outwards and the ears inwards. In this condition it remains for seven days in dry weather or fourteen days in the case of wet weather. It is then spread out on a threshing floor and trodden out by driving bullocks over it. If there has been rain the grain must be dried in the sun after threshing, but in dry weather this is unnecessary. After this it is put in heaps, each consisting of about 334 bushels, which remain for twenty or thirty days. The grain thus preserved is always in the husk or, as it is generally called, paddy, and in this state it is preserved until wanted for use. Various methods are adopted to preserve it from

mould, insects, or rats. In some instances it is put into large earthen jars; in others pits are dug in the hard stony soil, the floor, sides, and roof of which are lined with straw, and the pit or cave is then filled with paddy. Wooden store houses are also built without any opening for the admission of air, but there is a row of doors arranged for convenience in taking out the paddy as it is wanted. The grain preserved in any of these ways will keep in good condition for two years at the least, but beyond four years it is not considered fit for food or even wholesome. For the purpose of sowing the grain must be removed from the straw as soon as cut and dried quickly in the sun.

In the process of husking paddy or converting it into rice the hard husk which covers the seed has to be removed, which is more or less a troublesome and tedious process. In India a large part of the rice sold in the shops, and which is exported to Europe as an article of human food, has been husked by being first half boiled, dried in the sun, and then husked in a mortar. Though this parboiled rice is such an important article it is one which the higher caste Hindus are forbidden to eat, lest it may have been boiled by persons of low caste. It is much more difficult to remove the husks without previous boiling, but the process is said to be facilitated by exposing the paddy to the sun before pounding or beating. The apparatus consists of a block of timber fastened to a wooden lever which is supported on its centre. The work is chiefly done by women, one of whom raises the block by pressing her foot on the far end of the lever, and by removing her foot allows the block to fall suddenly on the grain. A very common way, however, of beating or husking paddy is by means of a heavy wooden pestle working in a mortar made from a log of a hard wooded tree excavated or scooped out to a depth of about a foot. In the process of husking the grains get very much broken, and the whole process requires the exercise of much skill and strength.

It is a well-known fact that the natives of different districts in India have their own particular varieties of rice which they not only favour, but which if they cannot get, refuse to substitute others in their places. On this subject Mr. C. B. Clarke, writing in the *Kew Bulletin*, says:—

> In 1870 the Bengal Government called on the Calcutta Botanic Garden to try Carolina rice. The Curator grew it on ordinary rice land outside by Bengalee cultivators in their own way, merely supervising them to see that the rice was forward in the seed beds, the land thoroughly cleaned, and the dibbling early. There was a very heavy crop, but no native dealer would purchase it, and it was finally bought by a European merchant for export to London.

The Bengalees distinguish shades of flavour in rice; they do not like American or Burmese rice, they do not like large-grained, coarse rice, and they do not like newly-harvested rice, as they say it disagrees with them extremely. The *rowa* rice in Mymensingh, harvested in December, is kept in raised, well thatched granaries till the following August, when the Calcutta traders' large boats arrive; it reaches Calcutta just aged enough for the Calcutta Babas to eat. In the 1874 famine Government imported Burmese rice largely into Behar and distributed rations of it to those employed on the famine relief works, but these recipients largely sold their rations to traders, by whom the Burmese rice was exported back to Burma.

The small variety of rice known in commerce as Patna, and remarkable for the slenderness and whiteness of its grain, is the best known and most highly esteemed in Europe of all the Eastern kinds. Though Java rice at the present time fetches the highest price of any commercial kind, Carolina has a reputation as being for a long time considered the best quality. It is cultivated in the greatest perfection at Wacaman, near Georgetown, South Carolina, and on the Savannah river, but it can be produced in equal perfection along the tide-waters of Florida. Of the many sub-varieties grown by American planters the two mostly in favour are the white and the golden, so called from the colour of the chaff. Both kinds are abundant croppers; the white is, however, preferred by some planters as being the most prolific and better suited to a highland or semi-highland culture. The golden is preferred by some as being better suited to tide-water culture, and as furnishing a more pearly grain. Though rice fields cover wide areas in the districts just referred to it is easily cultivated in small crops sufficient for family use, and with but little outlay either of money or labour. In every part of Carolina and Georgia, from the seaboard to the mountains, can be seen small patches of rice only a few rods in extent belonging either to small farmers or to negroes.

The introduction of rice into Carolina was made towards the close of last century, when a handful of seed was sent from India. American enterprise soon developed the culture and brought into existence improved varieties and a profitable commerce. The result of the American success has not been the cause of stimulating Indian planters to improvement by selection and better culture, but rather in an endeavour to bring back to the mother country the improved stock. In this connection the following facts are gathered from a report of experiments made with the cultivation of the Carolina variety in Southern India. These experiments were conducted both with seed imported direct as

well as with seed raised in India, the results of which in both cases were satisfactory in proving that the native system can be adapted to its growth; if less water be used, deeper cultivation adopted, and more attention paid to drainage good results can be obtained either by sowing the seed at once in the paddy bed or by sowing it in a seed bed and afterwards transplanting the plants into the paddy bed. It has been found that remunerative crops of country, or native paddy, can be produced in a soil that altogether fails in producing a fair crop of Carolina paddy, and also that a soil which one year produces a good crop of this grain may in the next year not be able to produce even half a crop. Thus soils which one year produced as much as 2,000lbs. per acre of the Carolina kind in the following year yielded only half as much, though equally as well cultivated and manured. The explanation of this is simple. The soils which produced such good crops of Carolina paddy in the first year, were in a fresh state at the time the paddy was sown; they had not been under wet cultivation for several years, while those sown in the following year with this paddy had been under wet cultivation in the previous year and had become more or less reduced, by the stagnation of the irrigating water in the subsoil, to the condition of the more inferior descriptions of rice-growing land—namely, to a sour, unhealthy state—the surface of which, however, to a depth of two or three inches, was more or less healthy and capable of producing plants. It is easy to understand why on a soil in this condition the Carolina plant seldom does well, while the native country paddy may thrive. The former feeds deep down in the soil and has long deep roots, varying in length under average circumstances from 4in. to 6in., while few of the rootlets are horizontal. The case is different with the roots of the native plant; nearly the whole of its rootlets radiate over the surface of the ground at right angles to the stem of the plant. They are seldom more than 2in. or 3in. in length, and are so interwoven as to form a sort of network well suited for supporting the plant on the semi-liquid mud in which this variety delights to grow. Hence a soil in a bad physical state, if it only has a healthy surface 2in. or 3in. in depth, may produce fair crops of native or country rice, though it will entirely fail in producing a crop of the Carolina kind. On such a soil the Carolina paddy would start on equal terms with the native sort, and would continue to grow as well until its roots began to penetrate below the surface soil, when its growth would be checked and it would gradually turn yellow and sicken.

The whole subject of the improvement of the native kinds by careful cultivation and the introduction of others is one fraught with so many difficulties that we can only refer to it as a matter

that has occupied much attention at different times with very little practical result. Why Carolina rice is acknowledged to be the best quality known in the English market is said to be due not so much to the climate and soil in which rice is grown in America as compared with those of India and Egypt, but because the American planter has studied more intelligently its proper culture, and has done for his rice crops what the English farmer does for the produce of his own land. It is said that

> Of all American husbandries that of rice is the most picturesquely beautiful. The perfect level of the fields dyked against encroaching tides and intersected with canals and drains like so many veins and arteries, the shining sheet of water by which it is first covered, succeeded in a few days by a coat of emerald green, then a mixture of overflowing water and the green of the crop, finally the rich-looking heads of a brilliant golden colour, drooping with a gracefulness unequalled by any other grain, are beauties which arrest the eye of the most common-place observer.

Such is the description of an American rice field, the beauty of which is soon to be converted at the time of harvest into a marketable crop which is cut by sickle, bound into sheaves, and removed in boats by means of the intersecting canals to the barnyard, where it is stacked in heaps and threshed at leisure by flails or by machinery and the unhusked rice winnowed from the straw. What, in this form, is known in India as paddy is generally called rough rice in America. The cleaning or husking, which, as we have seen, is usually assisted in India by a system of parboiling, is done in America by machinery, generally called milling, which separates the chaff, the flour, the small rice or broken fragments of the grain, the middlings or grains below the prime, and finally the large or prime grains.

Mills for the husking and cleaning of rice have been established in India, but by far the greatest progress in this direction has been made in Burma. These mills are said to give employment to many thousands of Madras coolies, who go to the rice ports for the rice season, which lasts from December to May, and where they earn high wages. For some time the mills were greatly handicapped by the cost of fuel, the coal being imported from England. Another obstacle was the disposal of the husks. The only method of disposing of them was to throw them into the rivers and creeks. Dr. Watt says:—

> Any one travelling in Burma in those days had constantly before his eyes great floating masses of rice husks, covering the streams for miles, and so thick as to be a real impediment to navigation. When decomposition set in the smell was very offensive. Some years ago, however, it was discovered that a good way of disposing of the husk was to burn it in the mills, and now all the mill furnaces are fed with the husks. The cost of coal is also lower, and, as

Bengal coal is shipped to Burma in large quantities, the rice mills are working under favourable conditions. Every year the proportion of white rice—namely, that which has been entirely cleaned at the mills—grows larger, and the proportion of cargo rice (which is partly unhusked) grows smaller. The process of milling involves the production of a good deal of bran or dust. This was formerly thrown away like the husk, but it is now sold to Chinamen, who use it for feeding pigs and cattle both in Burma and the Straits.

The uses of rice have been described as manifold. As an article of food it can be used in various ways, not alone for puddings, custards, for thickening soups and gravies, but it can be made into bread and cakes. As a light diet for invalids numerous preparations can be made from it, while for the preparation of laundresses' starch it takes a high place; further, it is said that from a paste prepared from rice ornamental articles have been moulded which when finished are as hard as porcelain, while the chaff or husk separated in the process of milling makes an excellent packing material for the transport of eggs, glass, and china ware. Besides which the straw is utilised for making hats, mats, baskets, shoes, and various other useful and ornamental articles.

The chief purposes, however, for which rice is grown are generally given as threefold, namely, for food, starch making, and for distillation, with reference to which the following notes are summarised from the "Dictionary of the Economic Products of India":—The greater part of Burmese rice is used either for distillation or for conversion into starch. It is a thick, coarse grain, which when boiled is repulsive in appearance to those who are not accustomed to it; the flavour likewise is not equal to that of the better qualities of Bengal rice.

"Table rice," as it is called, exported from Bengal, is the kind of Indian rice which is chiefly used for food in Europe. No accurate knowledge exists as to the ultimate destination of a large part of the rice shipped from India and Burma nominally to the United Kingdom. From Burma especially it is the practice of ships loaded with rice to clear for Channel ports, such as Falmouth, for orders, on receiving which they proceed to their destination, which as often as not is some port in the northern seas of Europe, this rice being very extensively employed in distillation in Holland and Germany. Much of the rice which is recorded as being exported from India to Egypt, Malta, Italy, and Gibraltar similarly goes thither only for orders as to its ultimate destination. The bulk of the rice sent to Europe, however, is consumed in England, Germany, Holland, Belgium, and France. A good deal of that imported into England is re-exported. The European consumption of rice is said to be practically met by the Indian

produce, supplemented by that of Piedmont and Lombardy, Spain and Egypt, and to a smaller extent from Siam, Cochin China, Japan, and Java. Compared with the imports from India, comparatively little rice is received in this country from America, the superior Carolina product being too high priced to prove a formidable competitor. On the other hand, it is stated that the chief use of half the Indian exports to Europe is for conversion into liquor, of which some goes back to India for consumption as cheap gin and brandy. Of the remainder of the Indian exports the greater part is eaten by Asiatics in the immediate vicinity of India or in Colonial possessions in Africa and America.

Throughout India a certain amount of rice is reduced to flour and eaten in the form of cakes. The export of rice flour from Burma is given as an annual average of about 50,000 tons. For the preparation of this flour the grain is either steeped in water and then pounded in a mortar and the flour subsequently dried in the sun, or the grain itself is dried in the sun and ground in a mill. Rice cakes under the name of "Oppas" are in general use among most of the lower orders of Europeans, East Indians, and native Christians. The rice flour is mixed with water and allowed to ferment overnight. This process is frequently assisted by the use of toddy or the cocoanut tree sap; the next morning it is baked into cakes. Frequently cocoanut milk is added to improve the flavour of the cakes. Different kinds of sweet cakes are prepared from rice flour.

The quantities and values of rice imported into Great Britain during the past three years have been:—

	1897.	1898.	1899.
	Cwts.	Cwts.	Cwts.
From British East Indies	2,840,260	3,657,734	4,157,629
From other Countries	2,338,599	888,689	1,591,594
Total Quantity	5,178,859	4,546,423	5,749,223
	£	£	£
British East Indies	1,137,891	1,534,474	1,737,588
Other Countries	977,668	471,146	767,016
Total Value	2,115,559	2,005,620	2,504,604

SAGO.

The term sago has a much wider application than that of rice, inasmuch as it is applied to a number of similar products but obtained from a number of distinct plants, even of different natural orders, while rice, as we have seen, consists of the seeds of only one species of grass, though known in a very large number of varieties.

Sago, which is a kind of starch, is for commercial purposes procured from several species of palms, and is a manufactured product. The principal source is from *Metroxylon Sagu*, a fine palm growing to a height of from 40ft. to 50ft., with a straight cylindrical trunk 1½ft. to 2ft. in diameter, irregularly marked with the scars of the fallen leaves and thickly clothed at the upper portion with the brown leaf bases. The outside circumference of the trunk is of the usual hard woody nature of palms, but it is of no great thickness, the whole of the interior being filled with a soft, dry, spongy substance of a yellowish colour. The large leaves, which are 20ft. or more in length, and are made up of numerous linear lanceolate leaflets, varying from 1½ft. to 3ft. long, are borne in a crown at the top of the trunk. The fruits are in loose bunches, and each fruit is somewhat globular, about 1½in. in diameter, covered entirely with closely compacted imbricating scales, which are hard, smooth, and highly polished, pointing downwards to the base of the fruit, of a bright yellow colour when dry, and of a yellowish green tinged with red when fresh. The seed is dark brown, very hard, and ivory-like.

The palm is very abundant in Sumatra and the neighbouring islands, and is found also in Java, Malacca, Siam, Borneo, and Celebes, as well as in the Moluccas, where, however, it probably occurs only in a cultivated form. The life of this palm seldom lasts longer than from fifteen to twenty years, and at the end of that period the flowering spadix is formed, after which the tree dies. An enormous number of flowers are produced, but comparatively few fruits are formed, and a still less number of seeds are perfected, the plant being perpetuated by the large number of stolons produced from the roots. The quantity of commercial sago obtainable from one tree of this species is enormous. One writer gives the average at from 500lbs. to 600lbs., while Blume, the well-known author of "Rumphia," states that as much as 600lbs. to 800lbs. have been derived from a single tree.

Before the British North Borneo Company commenced to develop the resources of the country, Sarawak, Pontianak, and Labuan, with Brunei, were in the main the only exporting places

of sago in Borneo, where the palm not only grows wild but is also cultivated to a very great extent, its cultivation being a very easy matter, in consequence of which both native and European planters have taken up its growth. It is stated, for instance, that if the heavy timber has been cleared from a suitable piece of land and the owner wishes it to yield some profit without incurring heavy expenses all he has to do is to stick pieces of sago palm root at reasonable intervals for good growth into the ground, and then leave it alone for five or six years, when the palms can be cut down, and the pith removed from the stem, converted into sago, and immediately sold.

It has been estimated that three sago palm trees will yield more food than an acre of wheat, and six trees more than an acre of potatoes. The cost and profit of sago production in British North Borneo was estimated a few years ago, when the extended cultivation of the palm was strongly recommended, as follows:—On an area of 2,000 acres 100,000 trees could be placed; at the end of ten years the total cost, including interest, would be £17,000; the plantation would then be ready to produce 30,000 trees annually, and for a yearly outlay of £6,950 there would be a net return of £22,500, leaving a yearly profit of £15,550.

Besides the palm already referred to, sago is also furnished by *Metroxylon Rumphii*, a closely allied species, but distinguished from it by the leaf stalks being armed with numerous straight brown thorns about 1in. long. This species is more of a coast-loving tree than *Metroxylon Sagu*, being found in abundance along the shores of the Moluccas, Amboyna, Ceram, Celebes, the western parts of New Guinea, Mindanao, &c., but not occurring either in Sumatra or Java.

Another source, though not so important as either of the foregoing, is the Gomuti palm *(Arenga saccharifera)*. This species grows to a height of 40ft., with a thick, straight, cylindrical trunk 3ft. to 4ft. in circumference, the upper part smooth, and irregularly marked with the scars of the fallen leaves, the lower part thickly clothed with a network of strong black fibres, which are very tough and are used by the Malays for coarse ropes, especially for cables for vessels. It is known either as Ejow or Gomuti fibre. The large leaves of this palm measure from 15ft. to 25ft. long, and are composed of numerous leaflets, each of which is from 3ft. to 5ft. long. About six of the entire leaves are produced annually, and the palm is in flower nearly throughout the year. The fruits, which are sparingly produced, are nearly globular, about the size of an ordinary apple, with a very acrid pulp, and when ripe are of a yellow colour.

This palm is a Malayan species, and is found in the Sunda, Molucca, and Philippine Archipelagos, from whence it has spread throughout tropical Asia. In Malacca, Siam, Cochin China, and India it is generally cultivated, and, though found in the elevated parts of Java up to 1,800ft., it prefers lower and damp situations. It is after the trees are exhausted of their saccharine juice, of which a large quantity of Indian sugar or jaggery is made, that the sago is obtained from the trunks in quantities of from 150lbs. to 200lbs. from a single tree. Though it is the principal, if not the exclusive, source of Java sago, and though it is an important article of food throughout Malacca, and probably furnishes a portion at least of the commercial sago of our shops, it is said to have an inferior flavour to the sago prepared from the two palms already mentioned.

The preparation of sago from the two species of *Metroxylon* must have been practised at an early period by the natives of the Eastern Archipelago. The tree is thus described by Marco Polo in 1475. He says:—

> I will tell you another great marvel; they have a kind of tree that produces flour, and excellent flour it is for food. These trees are very tall and thick, but have a very thin bark, and inside this bark they are crammed with flour.

Friar Odoricus, who visited the Indian Archipelago about 1518, thus describes the process:—

> Meal is produced out of the said trees after this manner. They be mighty huge trees, and when they are cut with an axe by the ground there cometh out of the stock a certain liquor like mild gum, which they take and put into bags made of leaves, laying them for fifteen days together abroad in the sun, and at the end of those fifteen days, when the said liquor is thoroughly parched, it becometh meal. Then they steep it first in sea water, washing it afterwards with fresh water, and so it is made very good and savoury paste, whereof they make either meal or bread as they think good.

Though, as we have before said, a single tree has been known to yield from 600lbs. to 800lbs. of sago, the average produce is estimated at about 700lbs.

There appears to be no regular fixed season for collecting the sago from the palm, which is taken as occasion requires, and as the trees become ripe, or at the age when the largest yield may be expected. The period of maturity depends to a certain extent on the nature of the soil in which the trees grow. Fifteen years is considered the average time required to bring the trees to maturity. It is not, however, alone by a calculation of the tree's age but by its appearance, or by an actual experiment on the pith, that the period of maturity is determined. In the Moluccas the people mark six stages in the progress of the ripening process of the

medullary substance, the first of which is known by a mealy efflorescence on the leaves, and the last by the commencement of fructification. The cellular portion of the trunk may be extracted at any of these periods. The experience of the natives often directs them from the appearance of the tree alone when it is fit for harvesting. More frequently, however, a hole is bored in the trunk and a small quantity of the pith-like substance extracted for the purpose of ascertaining with more certainty the degree of maturity. When the tree is determined to be sufficiently ripe for operations it is cut down near the root and the trunk cut up into portions measuring 6ft. or 7ft. in length, each of which is split into two parts, thus laying the medullary substance open so that it is easily scraped out. When the raw sago is ready for the factory the first process to which it is subjected is that of a thorough washing, without which it would remain impure and coloured. For this purpose strong tubs are used, each about 1ft. deep, with a diameter of 3ft. at the top, diminishing very much at the bottom. A piece of thin coarse cloth is fastened over each tub, into which it hangs loosely. The moist sago, being poured into this strainer and then broken and bruised by hand, is agitated until its fine particles pass through the cloth and descend to the bottom of the tub, while the fragments of fibre and other impurities which remain in the cloth are shaken into a heap and thrown aside. The rapidity and deftness with which this and all the other manipulations are performed are very striking. The sago is next stirred with a kind of oar for about an hour, after which it is left to stand for twelve hours, when the water is ladled out, and the sago, which fills about half the tub, is removed to undergo the last purifying process which precedes the granulation. For this purpose two tubs are placed at a distance of 10ft. to 12ft. apart and connected by troughs, raised by a framework above them. The troughs are about 10in. deep, 14in. wide at the top, and 11in. at the bottom. One end is closed and the other open, but there are grooves in the sides and bottom like those of a sluice, into which a series of horizontal pieces of wood fit, each being about ⅜in. in thickness. The end of a piece of cloth of the width of the trough being placed over the groove at the bottom, the shortest of the sticks is pressed down upon it, and the cloth thus fastened is made to hang down over the edge of the trough into the tub below it. The tub at the other end now receives the sago to about two-thirds of its depth, when it is filled up nearly to the top with water. The sago is next stirred till the water assumes a milky appearance, when it is poured into the troughs; to prevent its falling too abruptly an inclined piece of wood is fixed across the trough so as to leave only a narrow slit between it and the end of the trough. The water poured on this

descends into the trough and, slowly flowing to the other end, deposits a portion of the sago in its progress. The suspended cloth becoming saturated serves at once to maintain and equalise the overflow of the water into the tub below it. When the water is poured in the first waves advance rapidly and carry away much of the sago, but those that succeed deposit the greater part of their more solid contents, transporting into the tub only the lighter fibrous particles which it is the object of this operation to separate from the farina, and by the time the man has performed a similar service at the other trough and is ready to pour a fresh supply into the first the water flowing down the first has lost its whiteness. This process is continued until the deposit rises nearly to the level of the stick, when the sago next to it, which generally contains some impure sediment, is taken up and thrown into the tub. The second stick is now fixed above the first, a fold of the cloth being interposed between them to prevent any liquid sago escaping through the seam, and the operation goes on as before. As the milky substance in the upper tub diminishes it is replenished with water and more sago stirred in with it. During intervals the water in the trough has deposited all its contents, the last being a fibrous matter which, if not run over, would leave a thin yellow layer. The surface is, therefore, washed with the hand until this layer is effaced and held in suspension. When the troughs have been gradually filled up by a succession of deposits and the wall built up to the top by the last stick the sago is left to consolidate for twelve or fourteen hours. The fecula which passes out of the troughs in the current is afterwards put into one of the tubs whose contents are to be washed and deposited in their turn.

The drying is effected by exposing the lumps on tables in the open air and exposed to the sun for one day. When dry the lumps are put in a heap on a long table and broken into a fine powder, which is passed through a large oblong sieve; the lumps which do not pass through the sieve are put back and collected in a heap.

For granulating or pearling the sifted sago is placed in a cloth the ends of which are tied to a long stick, and it is kept expanded in a bag shape by a short cross stick. A horizontal vibratory motion is given to this, the whole mass being kept in constant agitation which lasts for about a minute, when the now granular sago is again passed through a sieve. The smaller grains which pass through are rejected, and those that remain are next put into a circular sieve the bottom of which is formed of fine strips of bamboo crossing each other. The grains which pass through the square holes form the pearl sago of commerce in the unroasted state, those that are too large to pass are put back and again

submitted to the same treatment. To assist the men the oblong sieves and the granulating bag are sometimes suspended by rattans from the rafters of the factory.

For the purpose of roasting a row of iron pans are arranged in a platform of masonry; the pans, which measure 2½ft. in diameter, rest in an inclined position partly against the back of the platform, which rises about a foot above the level, and partly on a small prop of brickwork on the right side. Into the top of this prop a plate is sunk in which a cloth saturated with water is kept. Behind each pan is an open furnace mouth, the fire being carefully regulated so as to obtain a regular and moderate heat. Into the pans a quantity of granular sago is poured, which is slowly stirred for a short time with a wooden instrument with a sharp curved edge. More sago is poured in, and as it hardens the stirring instrument is used more freely. After about three minutes' roasting it is removed to a table and passed through a round sieve. The grains that adhere to each other are thrown aside, and those that pass through form a smoking heap, which is allowed to lie undisturbed for about twelve hours. The grains are about the same size that they were before roasting, and some retain wholly or partially their white and mealy appearance, but the greater part have become translucent and glutinous, and all have acquired a certain degree of toughness although still soft. The final process is another roasting, which renders them hard and tough and greatly reduces their size. The pearl sago thus prepared and fit for exportation is put away in large open tins ready to be transferred to boxes or bags when sold.

Though the mode of preparation and final drying differs somewhat in different countries, the process is practically the same as we have here described.

The bulk of the pearl sago of commerce that comes into this country is imported from Singapore, and occurs in pearls of various sizes from that of a pin's head to a small pea. Occasionally, however, it is seen in pearls as large as a fine marrowfat pea. Commercially it is classified as small, medium, and large. The grains are hard, more or less translucent, and vary in colour from whitish to brownish yellow and even pinkish.

In Sarawak a very large business is carried on in the sago factories, the output of which is extensive. In 1864 the exports from Sarawak amounted to 2,667 tons of sago flour, while pearl sago was sent out to the value of 20,000 dollars, and raw sago to the value of 21,000 dollars. In 1874 the combined value of raw sago, pearl sago, and sago flour shipped from Borneo amounted to £19,000. The imports of sago into England have steadily

increased since the abolition of the duty that was formerly levied upon it. In 1898 the total imports of sago and sago flour into Great Britain amounted to 457,131cwts., of the value of £163,657. Of this quantity 453,790cwts. were from British possessions, viz., exclusively from the Straits Settlements, and were valued at £162,266; the remaining 3,481cwts., of the value of £1,391, were from foreign countries.

Sago has the same composition as the other starches, and consequently possesses the same chemical character as starch. It is nutritive, easily digested, and free from all irritating properties, for which reason it is often used as a food in febrile cases and for patients recovering from serious illness. As an invalid food it should be boiled in water or milk, and the solution after being strained can be flavoured with sugar or other agents. As an ordinary food sago is largely used both in Europe and in the countries where the plants grow. In Celebes all the inhabitants feed largely upon sago, which is said to be of a very coarse quality and obtained from palms which grow spontaneously.

Sago meal, which is very seldom seen in this country, is an important article of consumption in the Moluccas, where the people make it into bread and a coarse kind of cake. Notwithstanding its untempting appearance, it is extremely nutritious; two and a half pounds of such bread or cake is said to be sufficient for a day's sustenance to a healthy working man employed on very exacting labour. Sago meal is insoluble in cold water, but in boiling water it entirely dissolves after a time and forms a clear glutinous solution.

Beyond its use as food, sago is said to be employed by starch makers, and by cocoa makers for giving a thickness to the cheap soluble cocoas.

Besides the plants already mentioned as supplying sago there are others which furnish a similar product, though the substances thus prepared do not enter into European commerce. The first, and perhaps the most important, of these is *Phœnix farinifera*, a low shrubby palm, or, if with a stem, not more than 4ft. high, thickly clothed with old leaf sheaths. It is an Indian species, being found on the Coromandel Coast not far from the sea, and also in Ceylon. The woody or outer circumference of the stem consists of a mass of white fibres matted together, which enclose a large quantity of farinaceous matter which the natives use for food in times of scarcity. To procure this substance the small trunk after being cut down is split into six or eight pieces, the feculant matter extracted, dried, and beaten in wooden mortars till the farinaceous part is separated from the fibrous. It is afterwards

sifted, when the meal is ready for use. It is chiefly used in the preparation of a thick kind of gruel. It possesses less nutriment power than ordinary sago, and is less palatable in consequence of its bitterness. With more care, however, in its preparation this might to a great extent be remedied. Even so long ago as Roxburgh's time attention was drawn to these defects, and, writing of this substance in 1742, he says:—"It certainly deserves attention, for during the end of the last and the beginning of this year, and even again at this present time, it has saved many lives."

Another species of the same genus, namely, *Phœnix acaulis*, likewise a low-growing palm, common in India, and found also in Burma, furnishes the natives of Chota Nagpur with a kind of sago which they prepare from the central portion of the stem.

The Indian wine palm, *Caryota urens*, forms a tall, straight trunk, and from the pithy or farinaceous parts of the trunks of old trees a good quality of sago is made, which the people make into bread or by boiling form a thick and nutritious kind of gruel. It is said that in one of the famines the natives suffered but little while these trees lasted. From the Palmyra (*Borassus flabellifer*) also, another tall, graceful palm of India and Ceylon, the seeds, which are roasted or cooked in various ways, are also reduced to a flour like sago, and form an important article of food in many parts of India; another source—about which, however, but little seems to be known—is from the trunk of the Talipot palm (*Corypha umbraculifera*).

All the plants which we have hitherto treated of as sources of sago are members of the natural order *Palmeæ*, belonging to the second great division of the vegetable kingdom, the *Monocotyledons*. In the first division—the *Dicotyledons*—there is only one family known to yield sago, and that is the *Cycadeæ*. These plants are, in habit, very similar to the palms, pro ucing feathery leaves which crown the cylindrical stems, though they belong, as we have already said, to a totally distinct family and to a totally distinct division. Before it was known that the palms we have described were the true sources of commercial sago the several species of *Cycas* were credited with that production and were generally known as sago palms, a name that even at the present time clings to them in popular parlance. The similarity is even connected with them in the manner of production of the sago, inasmuch as in some species it is produced in the trunk but in others from the seeds. The genera that are known as sago yielding are *Cycas*, *Zamia*, and *Macrozamia*.

In China and Japan *Cycas revoluta* is known as the sago palm of those countries, and from the stems a kind of sago is procured used as food by the people. From *Cycas Rumphii*, a species

growing in the forests of Malabar and Cochin, Southern Tenasserim and the Andamans, and often cultivated in India, a similar product, said to be of good quality, is also obtained from the stems. *Cycas circinalis*, a species met with in the mountains of Malabar and in Ceylon, furnishes from its seeds a sago-like meal which is used as food in times of scarcity and made into cakes by the Cingalese. *Cycas pectinata*, a plant of Eastern Bengal and Burma, yields a coarse kind of sago which is eaten by the hill people in Sikkim.

From the nuts or seeds of *Cycas media*, an Australian species, an excellent farina is obtained similar to sago meal. To obtain it the outer cover is removed from the nuts, which are then broken and pounded and dried in the sun, after which they are put into a bag and placed in water for three or four days, when they are rubbed between two stones and so reduced to a fine paste and finally baked under hot ashes.

In like manner the seeds of *Macrozamia spiralis*, a native of Queensland, are prepared by the people as an article of food, and also those of *Macrozamia spiralis*, a New South Wales and Queensland plant. In the former colony it is known as the Burrawang nut.

Zamia integrifolia, a West Indian species, being found in Jamaica, Cuba, and Haiti, furnishes from its root a quantity of starchy matter similar to sago. It has in recent years been made in large quantities in Florida for the Key West and West Indian markets, several large establishments being engaged in the industry.

A cycadaceous plant well known in South Africa is the Kafir bread plant, and it is not a little remarkable that even so far back as Thunberg's time the amylaceous character of the central portion of the trunk of this plant was known to the natives. Thunberg describes the cylindrical trunk as being about the thickness of a man's body, and about seven feet high. Having cut the tree down, he says, they took out the pith that nearly filled its trunk, and which abounds in mucilage and an amylaceous matter. After keeping for some time buried in the ground in the skin of an animal, it is reduced to a paste by pounding, made in the form of round cakes, and baked in ashes. The plant is known to botanists as *Encephalartos caffer*.

TAPIOCA.

Under this head we have to consider a product which, though similar in its composition to that of sago, namely, as consisting of a pure form of starch, is obtained from a family of plants of a well-known poisonous nature, and, moreover, from the roots and not from the stems or trunks. In the case of rice, as well as of sago, all the plants in their respective orders—the Gramineæ or

grass family, and the Palmæ or palm family—are noted for their wholesome properties and for the number of food products they yield, while with tapioca we have an almost solitary instance of an important nutritious food product in a large and widely distributed natural order the bulk of whose members are more or less poisonous and acrid. The plants which yield Cassava meal and Cassava starch, from which the tapioca of European commerce is made, are of an herbaceous or half-shrubby nature, perennial, and producing large cylindrical fleshy tapering roots abounding with a milky juice. Two species are known, one containing a poisonous or bitter juice, and consequently distinguished as the Bitter Cassava or Manioc, and the other having a sweet juice and devoid of any poisonous property, and known as the Sweet Cassava or Sweet Manioc. The former is known to botanists as *Manihot utilissima*, and the latter as *Manihot aipi*. As is the case with plants long under cultivation, it is difficult to locate the native country of these species, but there seems good reason to suppose that they originally came from Brazil or some part of South America. That the natives of these countries have several ancient names for the Manioc would confirm this, besides which it has been fairly satisfactorily proved that the plant was in common cultivation in South America when that country was first visited by Europeans. The Bitter Cassava is the species that is mostly grown for the production of tapioca. At the present time the plant is extensively cultivated throughout the tropics. Next to South America its growth is more largely carried on in West Tropical Africa than probably anywhere else, though large areas are under Manioc cultivation in the Straits Settlements as well as in various parts of India. In Western Africa, however, the plant appears to be almost in a wild condition, so that it has been thought probable that it may be a native also of this part of Africa. In all probability, however, it was introduced from South America. With a plant so widely cultivated, as might be expected, a large number of varieties have arisen.

The plant is said to have been introduced from South America into Calcutta in 1794, and to Ceylon in 1786. It appears to thrive well in many parts of India and is very largely grown in Travancore, where the soil seems well adapted to its culture, though the plant is said to grow in any soil, and needs but little care except to preserve it from the depredations of cattle. The method of cultivation in Travancore is thus described:—After the roots are dug up the stem is cut into pieces about four inches long and planted some three feet apart with a little ash or other manure. The plant requires occasional weeding and earthing, and arrives at maturity in nine or ten months. Well boiled, the root is eaten

with fish curry, and it is sometimes given to cattle. In a green state it does not keep long, but it can be sliced and dried in the sun or grated and made into farina. A field of this valuable and nutritious root can be planted at but little cost; its yield is very large, and its cultivation is highly profitable. The produce has been estimated in Ceylon at ten tons of green roots per acre. This weighs one-fourth when dried, and if the dried roots gave half their weight of flour it would amount to 2,800lbs. per acre. In Bengal the green tops of the plant are considered an excellent cattle food, and the roots are either roasted or boiled for human food. Under the first-named treatment they are said to have the flavour of chestnuts, under the second to be much superior to an ordinary potato. The tubers attain a weight of from 10lbs. to 25lbs. in from eighteen to twenty months, the bitter species being much more hardy than the sweet, and yielding a much larger return per acre.

The method by which tapioca is prepared is described as follows:—The tubers are first scraped and then carefully washed either by hand labour or by being placed in a rotatory drum exposed to a stream of water, by which all impurities are removed, after which they are reduced to pulp by being passed through rollers. This is carefully washed and shaken up with abundance of water until the farina separates and passes through a very fine sieve into a tub of water placed beneath. The flour so obtained undergoes eight or nine washings, as upon the care with which these are conducted depends very much its whiteness and price in the market. It is now collected in large heaps, placed on mats, and bleached by exposure to the sun and air. It is finally converted into the pearl tapioca of commerce by being placed in a cradle-shaped frame covered with canvas cloth and in small quantities at a time, and, slightly moistened, subjected to a rotatory movement, when the mass gradually forms into globules about the size of small shot. Whilst still soft these are taken out and dried in the sun, and lastly, whilst constantly stirred, are fired in a large shallow iron pan which is occasionally rubbed on the inside with vegetable tallow, after which they are packed in bags for exportation. Cassava starch is sometimes known as tapioca meal or Brazilian arrowroot. It is usually imported from Rio de Janeiro. Tapioca is imported from Rio and Bahia. The former is much whiter and has a more pearl-like appearance than that from Bahia, which is coarse and has a yellowish tint. The cultivation of the plant and the preparation of tapioca are also carried on on an extensive scale in the Straits Settlements, particularly at Singapore, from whence very large quantities are imported to this country. Tapioca is simply Cassava starch which, while moist or

damp, has been heated on hot plates. Under this treatment the starch granules swell and most of them burst, and the whole becomes agglomerated in small irregular masses or lumps. In consequence of the change effected in the starch granules tapioca is partially soluble in cold water, while in boiling water it swells and forms a transparent jelly-like substance.

Tapioca has similar uses and effects to other starches. Irritating and stimulating properties are entirely absent from it. Boiled in water or milk, and flavoured with spices and sugar or with the addition of a little wine, it forms an agreeable, nutritious, and easily digested food for sick or convalescent persons. Made into puddings, tapioca is a very valuable article of food.

The mode of preparation which we have described as being practised in the Straits Settlements, and which is well shown in the accompanying illustrations of a tapioca factory in Singapore, is practically the same where tapioca is prepared on a large scale. In the Kew Museum, however, are some interesting objects connected with the preparation of Cassava meal on the river Amazon, and collected from the natives so long ago as 1851. These are shown on Plate 15. The Mandiocca plant, as it is there called, is a source of a considerable amount of food amongst the people, who dig up the huge tubers and, after washing them, grate them to a pulp on native-made graters, consisting of slabs of a soft wood concave on one side and convex on the other. The hollow side is studded all over with numerous small and sharp pieces of granite worked into a pattern, the design of which is first scratched with the point of a large nail; when this is done the same nail is used as a bradawl to bore a small hole into which is inserted a piece of granite, and a blow with the head of the nail is sufficient to fix it in its place. Over the grater thus formed the milk of a tree growing in the same locality is poured, and this when it sets, acts as a powerful adhesive, and is not affected by the juice of the Cassava plant or, indeed, by any other moisture. The collector of these graters, describing their use, says that he had seen graters that were almost worn through at the back with use, or which had decayed, while not a single tooth of the granite had fallen out, so securely had the glutinous milk fixed them. After grating on these singular graters, which vary in size from 18in. to nearly 3ft. long and from 8in. to 18in. wide, the pulp is put into a kind of strainer or sieve which is suspended from a beam; water is poured in and a weight attached to the bottom; by contraction of the sides of the strainer, which is made of very loosely plaited strips of a palm petiole or from the stems of a marantaceous plant, the water is squeezed out, and with it the starch also passes into a vessel placed beneath to receive it. The strainers are of a long tubular

shape, as will be seen from the illustration, and are of various sizes up to 6ft. long when drawn out. After the Cassava meal is thus washed and squeezed it is taken from the strainers and made into cakes and bread, while the starch which settles from the water is dried and forms tapioca flour.

The Bitter Cassava is the plant mostly cultivated in all the Cassava growing countries of Brazil, West Africa, and the Straits Settlements, as it is more productive than the Sweet Cassava. The poisonous bitter juice that it contains is removed by expression, and the heat used in the preparation of tapioca and Cassava meal dissipates the remaining bitter principle which is due to the presence of hydrocyanic acid (prussic acid). This juice, when freed from starch and concentrated by heat, becomes a thick black treacly-looking fluid, and is known as cassareep. It is very much in request in the preparation of made dishes in the West Indies, and forms an important ingredient in that known as pepper pot. It is also imported to this country, mostly arriving in common black wine bottles, and is used, it is said, as a basis for most of the best known table sauces.

The extremely poisonous nature of the expressed juice is illustrated from recorded facts that death has ensued in a few minutes after taking it. A case is reported in which thirty-six drops were taken by a man, when he immediately began to writhe and scream in agonies and became convulsed and expired in six minutes.

The Sweet Cassava is so called because it does not contain any poisonous juice. The roots are boiled and eaten as a common article of food in the West and East Indies and South America. Cassava meal, Cassava bread, starch, and tapioca are made from it as well as from *Manihot utilissima*, but in lesser quantities.

With regard to the imports of tapioca into Great Britain there are no available returns to distinguish it from other starchy products except rice and sago.

It is said that about forty years ago the average annual imports from Brazil alone amounted to about 11,000cwts., and that while we imported in 1851 from the Straits Settlements as much as 92,000cwts., the quantity had decreased in 1870 to 75,000cwts.

Considering the value of tapioca as a dietetic and its cheapness, it is surprising that its use does not increase more rapidly among the poorer classes than has been the case. That its cultivation could well be extended there is but little doubt if the demand was such as to lead growers to do so. The glutinous or jelly-like nature of tapioca is not agreeable to some tastes; on the other hand, a liking for tapioca could soon be acquired, especially if it were properly and tastefully prepared.

EXPLANATION OF THE PLATES.

Plate 1.

Rice plant (*Oryza sativa*).

Plate 2.

Transplanting rice in the Dutch East Indies. The picture shows the flooding of the fields required by most varieties. A rice pounder, as used in India, is shown in the lower left-hand corner.

Plate 3.

Figs. 1 and 2, Hoe and rakes respectively, the latter made of bamboo, as used in rice cultivation in the Naga Hills, Assam. Fig. 3, Hand mill used in India for grinding rice. Fig. 4, Indian women employed in rice grinding.

Plate 4.

Sago palm (*Metroxylon Sagu*), showing portion of spadix and fruit.

Plate 5.

Fig. 1, "Parut," or instrument used for scraping or rubbing out the cellular pith-like substance from the trunk of the sago palm. The instrument is closely studded with small sharp pieces of stone; from Sarawak, Borneo. Fig. 2, "Tabaeng," used for beating the scraped sago pith into pulp before washing out the starch; from Sarawak, Borneo. Fig. 3, Sago palm (*Metroxylon Sagu*), showing habit of tree. Fig. 4, Sago chopper, made of bamboo, used by the natives of the Sangi Islands, North Celebes, for removing the cellular portion of the trunk of the Gomuti palm (*Arenga saccharifera*).

Plate 6.

Sago plantation at Pulau Kukub, West Coast of Johore, showing the felled and partly cut up trunks of the sago palm (*Metroxylon Sagu*). This picture gives a good idea of the size and habit of the trees and of their wide-spreading leaves, as well as of the dense nature of the vegetation surrounding the palms.

Plate 7.

Preparation of sago at Pulau Kukub, West Coast of Johore. A man is seen rolling up a portion of a palm trunk, and at the bench in the covered shed are two men rubbing out the central portion of the trunk with the "Parut" or scraper shown on Plate 5. The

ILLUSTRATIONS

OF

RICE, SAGO, AND TAPIOCA.

Plate 1.

Plate 2.

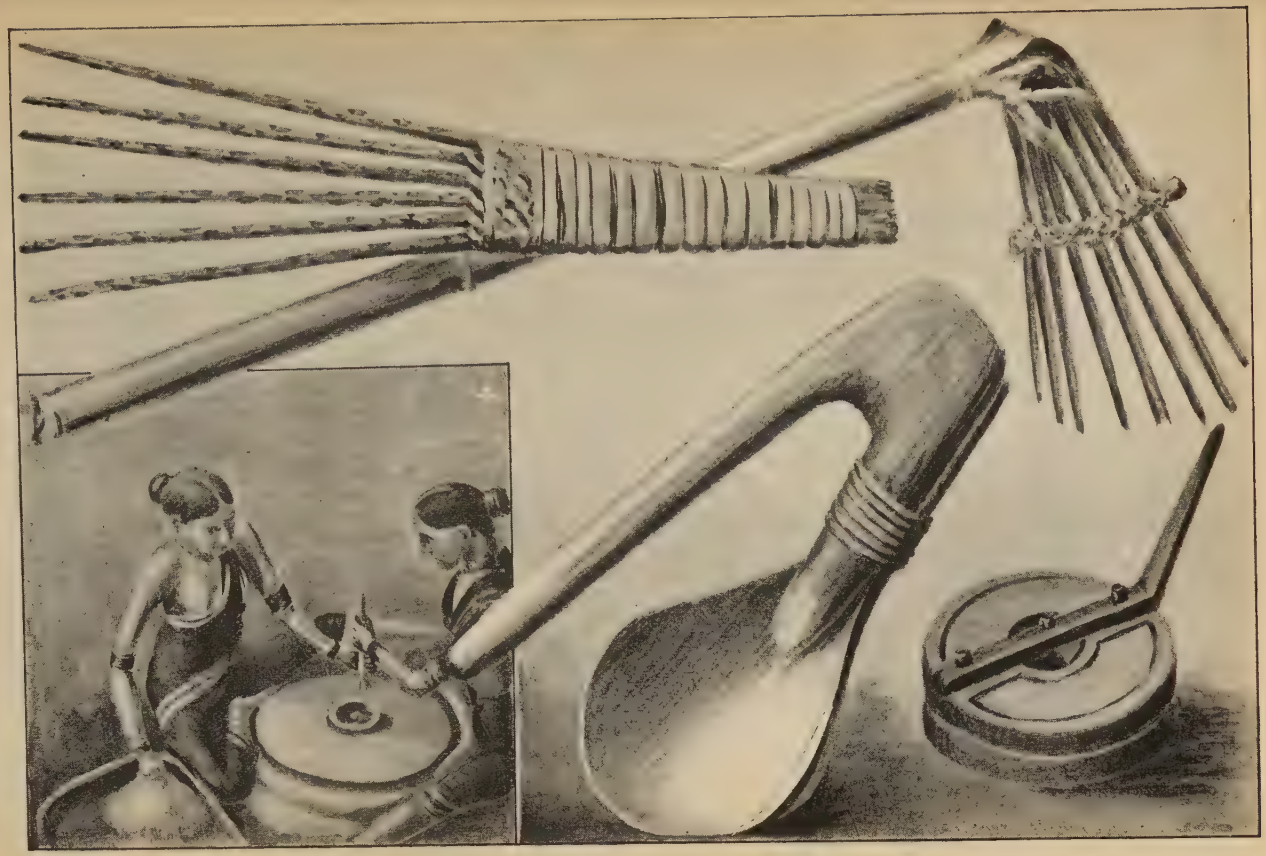


Plate 3.

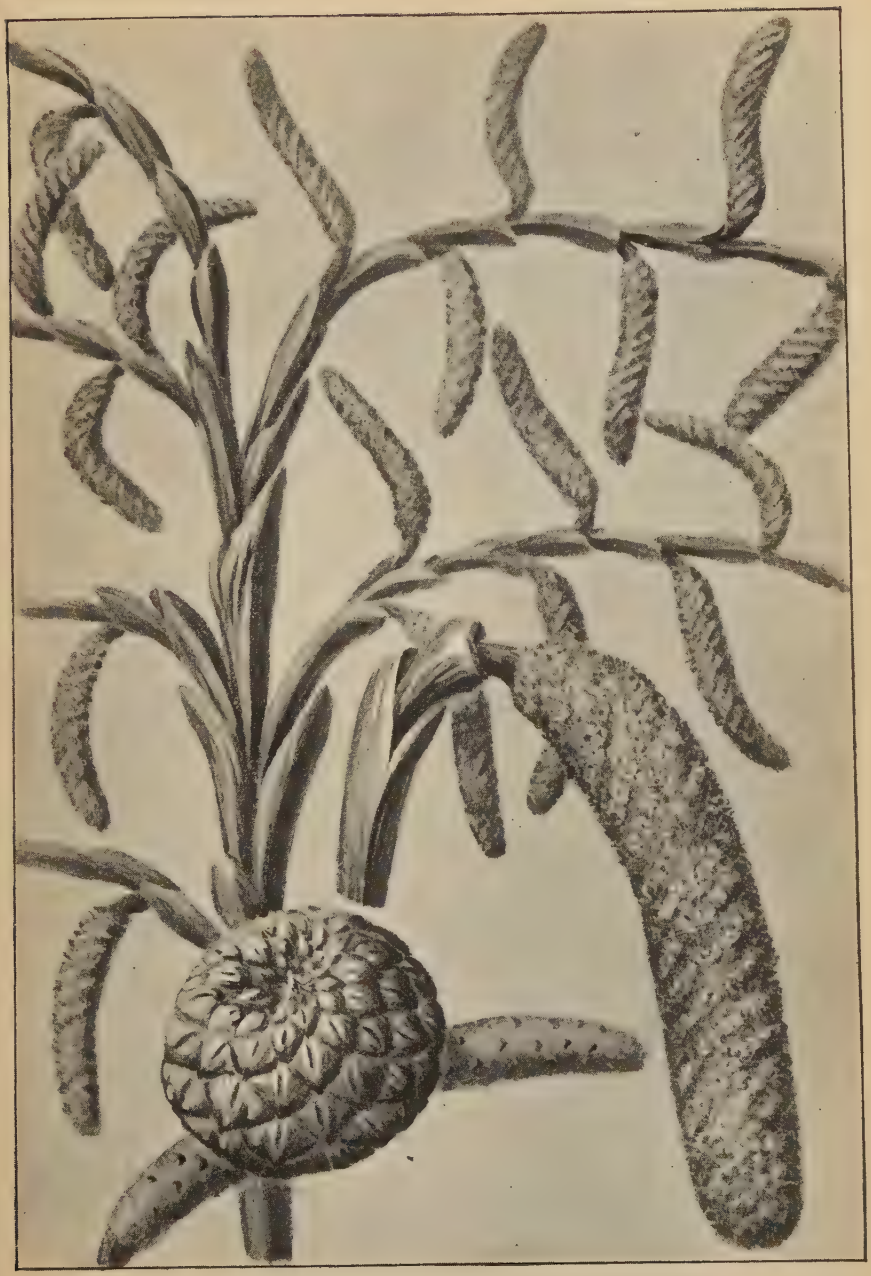


Plate 4.

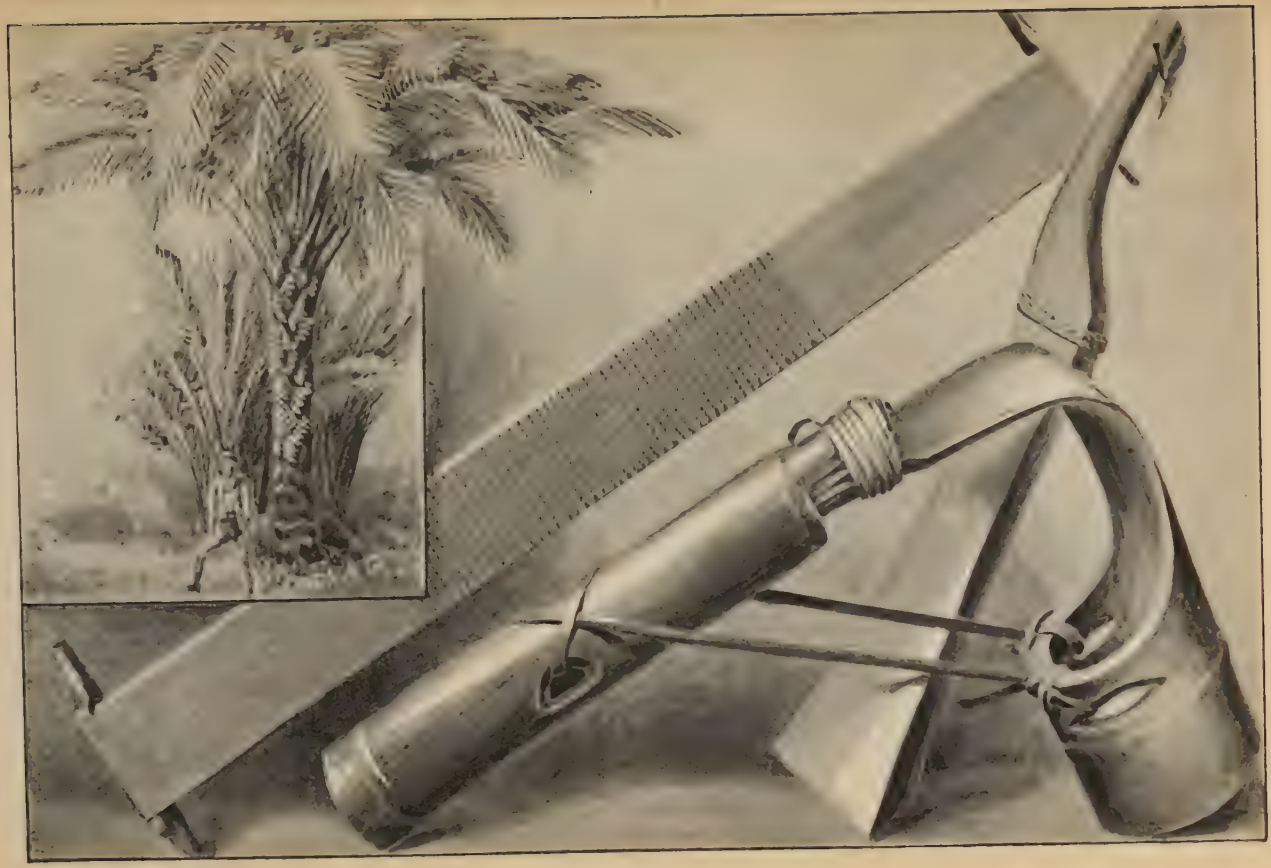


Plate 5.

Plate 6.

Plate 7.

Plate 8.

Plate 9.

Plate 10.

Plate 11.

Plate 12.

Plate 13.

Plate 14.

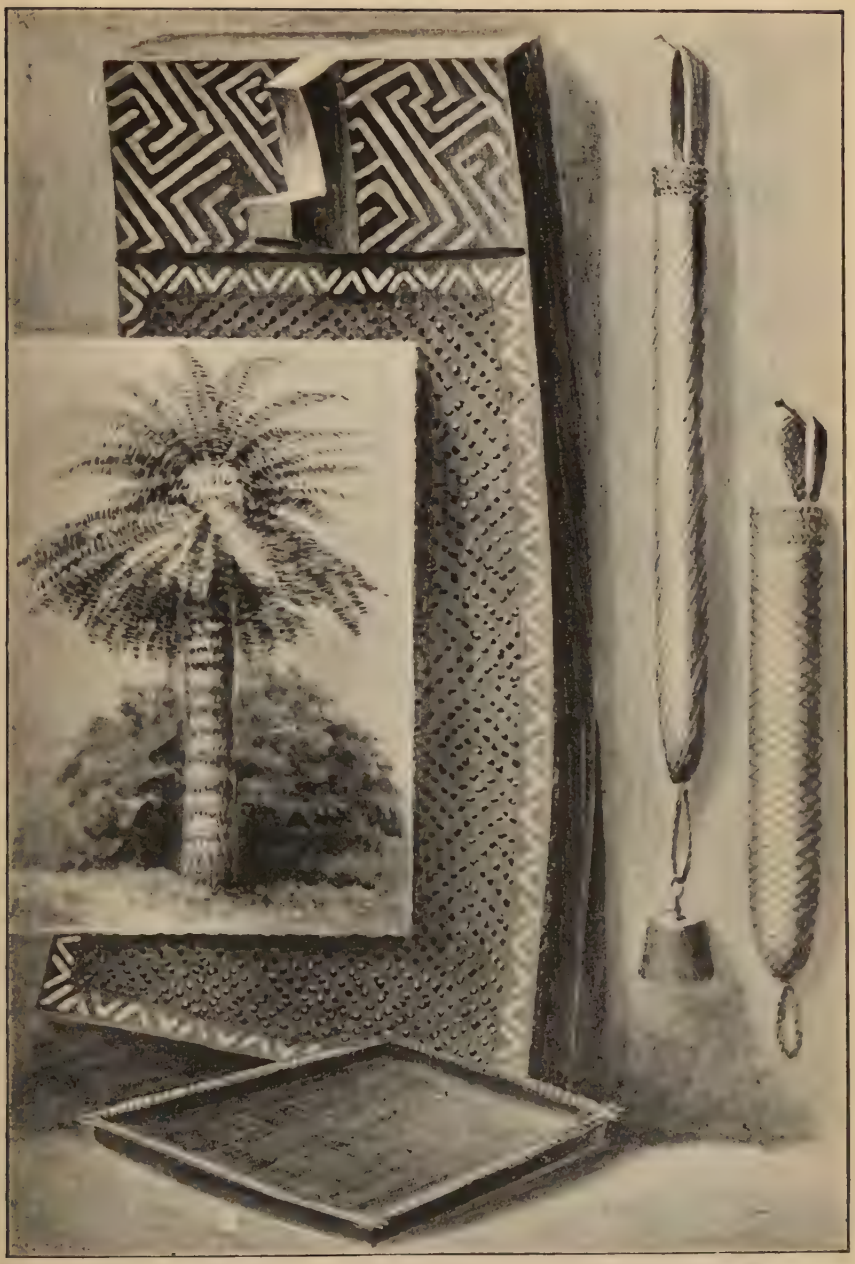


Plate 15.

bark or outer portion of the trunks has been cut off in pieces, some of which are piled up near the shed, while others are lying about loosely. To the left is a coolie pouring water into the washing mat arranged on sticks over the stream. A washing tub in which the sago is allowed to settle is also shown, and by the shed is seen a quantity of white sago spread out to dry.

PLATE 8.

Tapioca or Mandiocca plant *(Manihot utilissima).*

PLATE 9.

A tapioca plantation at Singapore. Hoeing the young plants of the Manihot or Cassava *(Manihot utilissima).*

PLATE 10.

Harvesting the roots in a field of Manihot at Singapore. The ground is here shown strewed with the débris of the withered uprooted plants; the long parsnip-like roots are also seen lying on the ground in all directions, and are being collected and removed from the field in carts drawn by oxen.

PLATE 11.

Interior of a tapioca factory. In this picture the roots are shown as they are brought in from the plantation. Some of them are being placed in the rotatory drum for the purpose of washing, and are being delivered at the other end of the drum cleaned and somewhat broken into short pieces.

PLATE 12.

Interior of tapioca factory or washing house. The large tubs in which the starch is washed are here shown. The workmen around one of the tubs in the centre of the picture are engaged in the stirring and washing process.

PLATE 13.

Interior of tapioca factory. The workmen at the troughs or tables are engaged in breaking up the lumps of starch and sifting it into fine powder. The group on the left are occupied in the process of granulation in the swing canvas bags as described at p. 157.

PLATE 14.

The tapioca is here spread out in wide flat troughs for drying, one division of which is being turned over by a workman with a kind of rake.

PLATE 15.

Fig. 1, Cassava grater, as used in Brazil, see p. 158. Fig. 2, Cassava strainer or squeezer, known in Brazil as a "Tipidi." These are usually made from the stems of a marantaceous plant. Before being filled with the grated root the strainer is compressed as much as possible from the top and the bottom so as to increase its diameter as shown at *(a)*. When filled and suspended from a beam a heavy weight is attached at the lower end, which causes the strainer to be drawn down, thus decreasing its diameter considerably and producing a powerful lateral pressure, by which the fluid is squeezed out and caught in a vessel placed below to receive it. Fig. 3, A tray-like sieve used for sifting the Cassava starch. Fig. 4, Tree of the so-called Sago Palm of China and Japan, *Cycas revoluta*. See p. 154.

The Indian Famine and its Lessons.

BY VAUGHAN NASH.

IT was only when I landed in Bombay on the 17th of March that I began to study the geography of India in earnest. What with campaigns and expeditions and tales of discovery, we are most of us hard put to it nowadays to find our way about the map and to keep pace with the flag; and India being, except for an occasional frontier fight, a peaceful place, I had left its Presidencies and Provinces, its rivers and its mountains, to take care of themselves. My mission was to report for the *Manchester Guardian* on the famine, and when I sat down with a big map in front of me and the Government famine returns for the week in my hand I began to realise what it involved. The weekly return showed that there were nearly five million people "on relief." The bulk of them were in the famine camps working at stone breaking or excavating, others were in poorhouses—what could these be, I wondered, for India had no poor law—and others again were receiving gratuitous relief in the villages. The five millions were scattered in batches over an enormous area—in the Presidency of Bombay, in the Punjaub, the Central Provinces, and Berar, which are all British territory, and there were more batches in no fewer than ninety native States. My eye ranged from Hissar in the Punjaub down through Rajputana and the Central India States, down again through Bombay and the Central Provinces to Berar and Hyderabad. The famine area was, in fact, nearly half India. It covered the centre of the Continent and the whole length of Western India but the strip of Madras coast at the extreme south, leaving the North-West Provinces—which, of course, are only North-West to the man in Calcutta—Bengal, Madras, and the neighbouring native States in the zone of safety. Eastern India, fed and watered by the monsoon that comes up the Bay of Bengal, and far more densely peopled than the west and centre, was spared. It was where the western current had failed that the land was famine stricken. In 1896 and 1897 another failure had brought famine upon Southern Bombay, the Central

Provinces, and the Punjaub; and before the unhappy people had time to recover themselves this second and far more devastating famine—the most terrible famine ever known in India—was upon them. Lord Curzon in his letter to the Lord Mayor declared that it was impossible to imagine "anything more ruinous and complete."

A THREEFOLD FAMINE.

The breaking of the monsoon—the masses of wind-borne vapour sucked up from the Southern Seas—is the event of the year to the Indian farmer and his labourers. In England a few months of drought will be followed by rain, and if the farmer loses his wheat he gets in his hay and roots, and there is always enough water and fodder for his cattle and horses. But if the monsoon, which begins, as a rule, in June, is too light, or the rain is unevenly distributed, the damage is irreparable. This is the farmer's situation. Up to the beginning of August the autumn crop may be sown, and from August on to October or November, when the rainy season ends, is the critical time. The autumn crop is reaped in October, and the sowings for the winter crop are at once taken in hand. Both harvests must be reaped if the cultivators are to live. Anything like a general failure of one of them means famine. Not a year passes without a touch of famine somewhere or other, and every few years comes a larger one; there have been twenty-two severe famines within the last hundred and thirty years. The fitful and scanty rains in the summer and autumn of 1899 were followed by a failure more or less general of the autumn and winter crops. If we were to shade the famine strip from grey to black, according to the severity of the scarcity, we should find a number of patches of grey where a partial crop was gathered in, but there would be a great mass of black where both harvests failed completely. By the time that the spring of 1900 had come the map would have to be black all over to depict the scarcity of water. The distinctive mark of the famine was its threefold character, the lack of crops, of fodder, and of water. To the first cause the rush to the famine works and the terrible suffering in the villages was due; to the second the loss of cattle, of which millions upon millions perished; whilst the scarcity of water added to the sufferings of the people and their beasts, and paved the way for the attack of cholera which, as I write in August, is still raging throughout the famine districts. The visitation, therefore, was one of merciless severity. It gave no quarter to any living thing, man, woman, or child; and the beasts in the jungle, the birds whose bright plumage makes the only bit of vivid colour in the brown wilderness of an Indian famine, the patient bullocks who

draw the plough and haul the farm produce to the market, the milch cows, and the goats and kids perished together. Besides the famine and the diseases following in its train, the plague was busy at work. That year it crossed from east to west, and took up its quarters in Calcutta.

THE INDIAN WILDERNESS.

The months of March, April, and May, which I spent in travelling through the famine districts, are the hottest months of the Indian summer. The thermometer often rises to 110 in the shade, and in the hottest districts it is no uncommon thing to find it standing at 120 degrees in the shade. Under this blazing sun the people were making their last stand against the famine which had been assailing them, it must be remembered, for the past nine months. It is difficult to give any idea of the desolation of those thousands of square miles of burnt-up country where the fight was being waged, the interminable stretches of brown earth, hard and dusty, utterly deserted by man and beast, except for an occasional foraging party of lean bullocks and buffaloes in search of food and water. The beds of rivers and nullahs were as dry and dusty as the plains themselves, and nearly all the village "tanks" were marked by bare depressions in the ground, where sheets of shining water, the glory of the Indian villages, once had been, leaving the huts of mud and thatch and the village temple at the top of its flight of steps looking out forlornly over the waterless desert. Except for the trees and the patches of irrigated fields there was often for hundreds of miles together nothing to suggest that this wilderness had ever borne crops or would ever bear them again. And the very trees were sharing the same fate as the birds and cattle, dying, not for want of water, for their roots seemed to hold the moisture of old rainfalls, but because their leaves were the last food left to keep the cattle alive. I often saw dark figures like monkeys high up amongst the branches tearing away at the last of the leaf crop, and for miles together along the roads the avenues were stripped of branches as if a hurricane had passed along. The trade in leaves was one of the bye industries established by the famine, and the stumps of millions of dead trees will stand as a famine memorial when the Indian plains are green again. In keeping with the desolate country were the sights to be met with on the roads, family parties plodding silently along through the scorching dust, the father and mother carrying the household belongings or the babies, and the elder children helping the smaller ones, exhausted bullocks being driven to the butcher's, and loads of hides drawn along by patient bullocks whose own

hides would soon be going to market. Often enough the people stayed in their villages so long as there was water within reach. But when the wells ran dry they and their lean cattle, the survivors of the herd, were forced to move by the sheer torment and terror of thirst. I heard of no instance of a man dying from want of water, notwithstanding that this was the most terrible drought that ever visited India. Of the refugees many were making for the relief camps set up by the Government, others were going to relations better off than themselves, others again were on the way to the town to look for work or charity. In Bombay City there were large parties of farmers and their families who had walked all the way from Kathiawar, some two hundred and fifty miles. They camped out on the open spaces and lived on the doles of grain given them by the charitable traders. At Ahmedabad, some twelve hours north by rail, there were twenty thousand refugees from the country round and the neighbouring native States, many of them starved beyond the point at which recovery could be hoped for, and only able to lie down in the streets of the city and die. They brought in branches of trees, rafters from their dismantled homes, the farm cart, the family handmill, the tiles from the roof, hides of goats, the cooking vessels in which there was no longer anything to be cooked—in fact, anything that they could lay their hands on and that their strength allowed them to carry or drag to the town in the hope of finding a market. Anything more piteous than the last despairing struggle of these brave people to win a morsel of food could hardly be conceived. A friend of mine who is largely interested in the cotton trade of Kathiawar spent the hot months with his wife in trying to keep life in the bodies of the people in their neighbourhood, and he told me that regularly every day three or four hundred men came in to his compound with heavy loads of wood which they had carried for miles in the hope of earning a few pence. Not only men, but boys and girls did the same thing.

WHOLESALE MIGRATIONS.

The greatest "trek" in the famine districts was the one in which the people of certain Rajputana States took part. In the State of Marwar I was told that half a million people started away with their beasts and household goods in the autumn of 1899, in the hope of finding fodder and water for the cattle and work for themselves in other parts of India. An endless procession poured out along the roads to Central India, to Gujerat in the north of Bombay Presidency, and to the North-West. It is estimated that 200,000 people people went to Mhalwar in Central India. Many

others went to Indore. Sixty thousand crossed the waterless desert into Sind. It was a repetition of the exodus of 1868, which is thus described by Colonel Brooke :—

> The emigration from Marwar commenced as early as August, 1868. The ryots put the little grain they had left at the bottom of their carts and spread their clothes over it as a seat for their families, while they themselves drove their herds alongside. Complete village communities travelling together thus swarmed out of the country by every road. At least 300,000, including women and children, went in the direction of Gujerat. About 100,000 went to the north, and 50,000 into Sind and Jaisalmir. It is calculated that 200,000 crossed the Ghâts into Maiwar and 100,000 entered Shekawetta and Jaipur, and 250,000 Mhairwarra, Ajmere, and other places. Altogether about a million of human beings streamed out of the country, leaving only half a million behind. There are about 4,500 inhabited villages in Marwar. Many of the great graziers towards the desert, like Job of old, own thousands of heads of horned cattle. If we reckon an average of 500 per village, a very low estimate, we shall have 2,250,000 heads for the whole country. With the exception of about one-tenth which were weak and feeble, and on this account left behind, the whole of these vast herds were driven out of the country.

So far the analogy holds. But the terrible feature of last year's exodus was the refugees' discovery that famine and drought were in possession of the countries where they hoped to find refuge and succour. In many cases the people perished; some got relief on the famine works, and when I was in Marwar in April parties of emigrants were straggling back exhausted, sick, and famished, their numbers lessened by death and their cattle left behind. They told me in Jodhpur, the capital of Marwar, that 90 per cent. of the cattle in the State had perished.

THE CHARGE OF PAUPERISATION.

It was only the fringe of the people who came to the Government for relief. The villagers are independent and self-respecting, and intensely attached to their homes and customs. To go on the relief works stands to them as a worse degradation than going into the "House" does to the agricultural labourer at home. It implies mixing with other castes, abandoning cherished and sacred customs, and losing the status which is the stamp of social order, religion, and civilisation. The timidity of a superstitious and home-loving folk was another deterrent. Often I heard stories of strange rumours and alarms which set the nerves of whole famine camps twitching, stories of how the children were to be kidnapped by the missionaries, of dreadful ghosts which walked the lanes between the huts at night, of the intention of the British to send away the men to the Transvaal, where they were to form a screen for the firing line. We may scoff at such fears, but to the child-like mind of the Indian villager they were real and dreadful, and no doubt the reports of

what was on foot nerved numbers of people in the villages to stay at home and starve on roots and berries rather than venture to the famine camps. In justice to the people it must be reiterated that whenever there was work to be done, however miserably it might be paid, and so long as there was food in the house or ornaments or savings unpledged, the great mass of them refused relief. The charge of demoralisation which the Government of India—unfortunately, as I think—were led into making, and which they urged as a reason for stiffening the tests and increasing the harshness of the regimen of relief, is susceptible of a simple test. The Government returns issued in May showed a population of ninety millions in the famine districts. The precise percentage who were suffering acutely from privation is a matter of conjecture, but certainly a very large percentage were living in bitter poverty, eking out their scanty stores of grain with such food as they could grub from the ground or pick in the jungle. Yet at no time were there more than six-and-a-quarter millions in receipt of Government relief. When it is remembered that of this army the great majority were women and children, and that it included the blind, the halt, the maimed, and the aged in villages scattered over an area twelve times the size of England and Wales, can it be fairly said that the evidence supports the charge of demoralisation and pauperisation? The famine was enough to demoralise any society, and the fact that India did not drag its anchors and go straight to anarchy and perdition shows that her civilisation is hardly of the kind at which Western nations can afford to cast stones. It is argued that people in the districts visited by the famine of 1897 went in greater numbers to the relief works than in the previous famine. How could it be otherwise? They did so largely because they had not got over the effects of that famine, and it was the Governments' own policy—I refer now to the Governments of Bombay and the Punjaub—in enforcing the collection of arrears of land revenue, that was in part responsible for their lack of staying power when the second disaster came. In Gujerat, where there had been no famine for a hundred years, the people flocked to the works because they were starving and famine stricken, and would have died if they had stayed at home. In the Central Provinces, again, the enormous number relieved was due in part to the famine of 1897, but the fatal breakdown of the relief machinery in that year had taught the officials a lesson, and the word went forth so early as August, 1899, that on no account must the horrors of that year be repeated, with the result that relief was brought within the reach of all who needed it. As to the native States, the complaint was not that the relief was too abundant, but that there was too little of it, for, in spite of

Lord Curzon's efforts, in spite of the advances of money by the Government and the loan of experienced men to supervise the relief works, nobody pretends that the measures generally adopted were adequate to the need. But it must also be remembered that, if the number on relief was greater than in any previous famine, the number of people affected was larger than ever before, as the following figures show:—

Year.	Area affected in Square Miles.	Population affected.	Maximum Number on relief.
1877	257,000	58,000,000	3,250,000
1897	450,000	61,500,000	4,250,000
1900	690,841	95,384,000	6,356,000

If I were to sum up my own impressions, I should say that the people showed wonderful resource and Spartan courage, and that they were only drawn by stress of dire privation to accept the help of the Government. As to the measures adopted as the result of the hypothesis of pauperisation—a view which may conceivably have been suggested by considerations of financial pressure—I shall have a word to say presently.

THE SYSTEM OF RELIEF.

I do not propose to give a detailed account of the system of famine relief, because in the first place it would take too long, and in the second place it seems to me to be of more importance to inquire how famines can be prevented—what are the special administrative necessities of a country that is liable, as India is, to recurrent famines. Let me describe the salient features of the system. There were, as I have said, three main agencies of relief. The sick, and aged, and blind were relieved in the villages. Poorhouses, so called, were established for purposes of "first aid" to the famishing, and for providing food for the starving wanderers and others who were too weak, or old, or ill to work. These poorhouses were sometimes established in the compounds of disused buildings or public institutions, but as a rule they were simply ranges of sheds, with open fronts, and backs and roofs of matting, a large uncovered enclosure where the people were penned up by day, and a special shed for hospital. Those of the inmates who got strong enough were drafted away to the relief works, but a large percentage of these unfortunates were in a dying state. In some parts of India the public kitchen took

the place of the poorhouse. First, however, in order of importance come the big famine relief works that are organised by the engineers of the Public Works Department so soon as the preliminary test works, which may be compared with the stone-breaking yards that are opened in England in times of distress, have made it certain that the resources of the people are coming to an end. These works, as a rule, consist (1) of excavations and embankments for purposes of irrigation, ranging from huge schemes for utilising a catchment area of many square miles to the construction of a reservoir for the water supply of a small town; (2) of road making, railway building, and canal digging, in all of which the labour consists of simple digging and carrying; and (3) of stone breaking for road making and repair. An immense number of smaller works are carried out under "civil agency"—village tanks, short roads, and the like, which can very well be put in hand and supervised by the subordinate officers of the administration, and which are resorted to by the people without any breaking up of their home life.

THE FAMINE CAMP.

On the large works the people camp out. Their huts are of all shapes and sizes. Sometimes they are made of a strip of matting hung across a bamboo pole, which is kept in its place by two door posts of bamboo like an inverted V with similar supports at the middle and back. Others are made of sacks stitched together and thrown over a framework of bamboo; and a more elaborate type is the thatched mud hut, with the floor scooped out to save building more than a foot or two of walls. But in many of the camps I visited there was no accommodation at all except for the sick and infirm, and the people made what arrangements they could for warmth and shelter and the storage of their few belongings. A tattered quilt propped up on sticks was a favourite family residence. Many parties of refugees slept like Jacob, and, if they dreamt of angels and a golden ladder let down to the famine camp from a happier world, they certainly needed what comfort they could get as they lay in their blankets and ragged cotton garments. The camp hospital was a shed of matting, and the patients generally lay on the ground with a blanket between them and the earth. At some of the camps a few charpoys or light bedsteads were provided, but, as a rule, the sufferers lay on the ground, and I think preferred it to a bed. Medicine and a dispensary were provided, and there was a native doctor for each of the big works. There the resemblance to the hospital, as we understand the word, ends. Nursing apparatus, proper food, comforts of any kind were wanting. The doctor frequently had charge of camps containing twenty

thousand people and more, for whose physical condition he was responsible, besides the care of the sick, who numbered anything from a score up to three or four hundred. At some point in the camp there was a kitchen and enclosure for the children under eight and the old and infirm who were too feeble to work. Here food was served out once or twice a day, and in the evening the children were set free to join their parents. The workers were all paid wages and left to supply themselves with food, which they bought from the grain traders who set up their stalls in the neighbourhood of the camp. Round these stalls, where the "bunnia," as he is called, mounted guard over his bags of grain and baskets of vegetables and condiments, the people would come of an evening to make their purchases. I often wondered how they knew that they were getting value for their money, let alone quality, for, so far as I could make out, there is no inspection of weights and measures in the famine bazaar, whatever may be the case in the towns. In one important respect the Government did protect them, however, for the money rate of wages was based on the price of grain in the bazaar, and when prices went up the people got a corresponding addition to their wages.

FAMINE WORK AND WAGES.

I must now say a word about the labour system in vogue at the relief works. The rule was to exact not less than eight hours' work a day, and a given task was expected to be performed by each gang in the time. If the task was not performed the gang was fined, but there was generally a minimum below which wages could not be reduced. This minimum had been laid down by the Famine Commission of 1897, and it represented the value of a ration below which it was unsafe to go. In some districts the minimum was dispensed with. In the Central Provinces, for instance, many hundreds of thousands were working without it. It will occur to the reader, perhaps, that these people were worse off than those in Bombay, where the minimum was in operation. In the one case the orders were, "He that does not work neither shall he eat;" in the other there was at least something for the hungry man, however little he did. But it was just the other way, and the point is of some interest as a lesson in organisation. In the Central Provinces every effort was made to explain to the people what they were required to do; the task was clearly marked out for them, and they were paid daily, so that they appreciated the relation between work and payment. In Bombay the people were too often left to find their own way about; the supervision was erratic, and, the wages being paid only once a

week, the people did not grasp the moral of the fines, and, what was worse, they got into debt with the "bunnia." As that individual is versed in every kind of trickery and rascality, they were often robbed of a good part of their miserable earnings, and reduced to a plight in which hard work was out of the question. Again, in Bombay the camps were often filled by huge mobs of twenty or thirty thousand souls, whereas in the Central Provinces five thousand was the limit. The Bombay authorities early in the year became exasperated at the poor results that were being attained from an engineering point of view, and alarmed at the pace at which the numbers on the works were increasing. Thereupon they cut down the minimum by 25 per cent., in the hope that this downright starvation allowance would put an end to skulking and check the rush. But the people, who had before been earning the minimum of about 1½d. a day, with a purchasing power, owing to famine prices, of about ¾d., went down plump to the penal minimum of about a penny; and instead of being stimulated they were dazed and disheartened by this new trouble. I was taken to task by the Bombay Government because of my failure to appreciate this method of famine relief, which seemed to me at once an attempt to evade the work of organisation by wholesale fining, and a cruel hardship to numbers of feeble creatures who wanted feeding and not punishment. I was assured that the reason why more work was not done was that the people were content with the wages they got, and this singular contentment with a purchasing power that could only half fill the stomach was further explained by hints at undivulged resources and the like. But what was I to think? On one side of the Aravalli Mountains there was brisk work being cheerfully done, the maximum wage was generally earned, fining was rare, and fining down to the point of the penal minimum unknown, while the people were in good health and condition. On the other side there was slackness, discontent, crowded hospitals, and a large percentage of exhausted, underfed people. I could not accept the doctrine that the Deccanese were all idlers, whilst the mixed agglomeration of races over the way were born industrious, nor was there any magic in the absence of a minimum in the Central Provinces, because all the able-bodied were working well above this imaginary line. For the rest the economic condition of the people was equally dismal on both sides of the mountains, for both were undergoing the hardships of a second famine. It was the system that was at fault, and a cruel price the people had to pay for the mistakes of the authorities when cholera and other famine pestilences began to sweep the famine camps and make the condition of the already stricken country too hideous for words to describe.

THE ENGLISH OFFICIALS.

Space is too short to deal with many aspects of the relief work, the deterrent measures, the insufficient medical arrangements, the overcrowded camps that invited the attack of epidemics—to enumerate a few on which I should have liked to touch. For much of what I saw I have nothing but admiration to record, and even where the systems were harshest the conduct of our officials in the execution of their trying and dangerous duties was often a bright spot. It is right that Englishmen at home should be made aware of the fine spirit and temper in which the work of relief has been carried on by their fellow-countrymen. I met dozens of men who were quietly doing work of a higher heroism than charging the enemy in the field or carrying off a wounded comrade under fire, work that was done in silence and loneliness, with every circumstance of depression to sicken the heart and slacken the nerve. There were no comrades to applaud and no public at home to rejoice over their brave deeds on these fields of death, to thank them for the firm and cheerful front they carried amidst scenes more horrible than any battlefield, and far more perilous. It was all in the day's work, and if death came at the end our Red Cross Knights lay down and died like men. That also was part of the bargain. The very quality of these men's services makes it all the sadder to reflect that, owing to mistakes and misconceptions and alarms in high quarters, the quality of our mercy was so strained, and help when it was given was in many instances given so late or so grudgingly as to make the efforts of the district officials in too many cases a forlorn hope. Bitter, too, is the memory of what happened when the case for an Imperial grant was brought before the British Parliament, when India, clothed in rags, her children dying, her flocks and herds destroyed, laid her head in the dust and in vain besought the supreme power who sits in the seat of her old gods to have mercy.

THE IMPOVERISHMENT OF THE PEOPLE.

It has been said that the famine is due not only to failure of harvests but to the poverty of the people, and in support of this contention it was pointed out that there was grain enough in India for everyone and sufficient fodder for the needs of the cattle, but the people had no money to buy. This is true. No food-stuffs, except a cargo or two of grain sent by charitable people in America, were imported, Bengal, Burmah, and the North-West Provinces having a sufficient surplus to feed the rest; and it is also true that there was sufficient fodder in India for all the cattle. That under these circumstances hundreds of thousands of people

should die for want of food—food which any other people in the world would have taken for themselves by raiding the bazaars—and millions of cattle for want of fodder is a fact from which only one inference can be drawn, namely, that great masses of the people live on the brink of destitution, and go over the edge at the first touch of famine. And this is the true inference. The Indian cultivators and their labourers are not only poor, but they are growing steadily poorer, and even such a hasty glance as I was able to take at their economic condition convinced me that the country is drifting to a position in which the money famine will become so chronic and acute as to endanger India's position as an agricultural country. It needs no power of prophecy to understand that land without capital will go out of cultivation, and the truth is that the cultivator's capital is rapidly running down to vanishing point. This famine has wiped out many millions, and left the land and the people in a worse state than a ten years' war would have done. As a writer has recently pointed out, there were twenty years of comparative immunity between the great famine of 1877 and that of 1897, and yet after the last famine the Commissioners reported that the resisting power of the people had decreased rather than increased; in other words, they have become poorer than before. If this progressive impoverishment is going on in good years, what is to become of the three hundred millions of people in India when famine and recurrent famine comes upon the scene? No Imperial question, as I think, comes home more closely than this to the English people, and specially to those who know what poverty is and who appreciate the freedom to combine and to make laws for the betterment of the community. In the following pages it will be my endeavour to give a brief description of the position of the Indian agriculturist and the causes of his poverty.

HOW THE RYOT LIVES.

And first, in what does his poverty consist? There are some communities in which the inability to satisfy a rising standard of requirements constitutes poverty, but to this class the Indian peasant does not belong. His wants are very few, and they are the same to-day as they were thousands of years ago. The Hindoo farmer asks for enough unleavened bread for himself and his family, for a little *ghi* or clarified butter, some condiments to flavour the bread, and for a well of sweet water. Give him these and supply him with a rough hut, a few cooking vessels and a handmill, sufficient clothes—not a heavy item—and fuel for cooking, and let him see his way to keeping his farm in working order, and he will be content. His pleasures are few and simple, and he has no

ambitions except to be able to make the customary provision for his daughters on their marriage. To win the means of livelihood he and his wife and children will toil and slave to make the most of their bit of land. No. The impoverishment which has overtaken millions of cultivators is of the stern order which often denies to the worker even this bare return for his work. "The ryot," wrote one of the great administrators of India, "toils that another may rest, and sows that another may reap." And one of the saddest sights to be seen in the Indian Empire, a sight so tragic that it forces you to ask whether our efforts to govern India for India's good have been in vain, is the ruined ryot as he bids farewell to the fields of his fathers and turns his back on the ancestral home.

DRIVEN FROM THE LAND.

The expropriation of the hereditary cultivator is, so it seems to me, the symptom of a state of poverty so extreme that it is mere waste of time to bandy words with those who would have us believe that the lot of the Indian cultivator is in normal times a flourishing one, and that this lot is steadily improving under our administration. No doubt there are districts in India where, owing to irrigation, or to the solicitude exhibited by Government wherever the seeds of political disturbance are suspected to exist, the people are able to lead a tolerable existence. But the general tendency is downwards into deeper misery and indebtedness and the final gulf reserved for a landless, disinherited peasantry. This terrible condition of things may be illustrated by some facts and figures concerning the Punjaub and Bombay Presidency. A special Government inquiry has recently brought out the facts about land alienation in four selected districts of the Punjaub. "Land alienated," let me explain, must be understood simply as the land that passes from the cultivator into the hands of the money-lender, and the statistics here given take no account of the transfer from one cultivator to another. Of the four districts the first, with an area of 120 square miles and a population of 108,000, has had 20 per cent. of its lands alienated to the money-lender; the second, with 349 square miles and practically the same population, 28 per cent.; the third, with 233 square miles and a population of 50,000, 17 per cent.; the fourth, with 349 square miles and 30,000 people, 11 per cent. This was the position in 1895, and during the five years that have passed the same thing has been going on. In Bombay Presidency a similar inquiry was made a few years earlier in selected groups of villages in Gujerat, a district which is known as the garden of India. And here the state of things was even worse, as the accompanying tables show.

District.	Number of Selected Villages.	Percentage of Land Alienated.
AHMEDABAD.		
Prantij	14	32·8
Modasa	29	17·7
Sanand	15	17·2
Viramgam	20	24·7
Dhandhurka	6	35·4
Daskroi	35	4·6
Dholka	26	7·7
Gogo	3	13·9
KAIRA.		
Mehmadabad	8	9
Matar	9	14
Thasra	10	18
Nariad	13	14
Kapadvanj	11	7
Borsad	9	10
Anand	9	5
BROACH.		
Amod	9	32
Broach	9	22
Wagra	15	33
Ankleshwar	9	28
Hansar	7	45
Jambusar	9	4

District.	Number of Selected Villages.	Percentage of Land Alienated.
PANCH MAHALS.		
Godhra	5	21
Dohad	4	18
Jhalod	3	7
Kalol	7	22
Halol	5	16
SURAT.		
Jalalpore	15	11
Pardi	12	31
Olpad	21	18
Chorasi	12	18·7
Bardoli	15	18·8
Mandvi	23	16
Bulsar	15	12
Chikhli	9	6·9
THANA.		
Dahanu	4	71
Bassein	4	68
Salsette	4	13
Kalyan	4	46
Shahapur	3	50
Murbad	3	58
Bhwindi	4	38
Mahim	4	74
Wada	4	27

The ryot loses his land or sinks into the position of a tenant-at-will—in fact, a serf—because of his indebtedness. But how is it that he has sunk into this hopeless bondage? And how comes it that land, which in the days before our rule could never, under any circumstances, be transferred outside the tribe or family, is permitted to be seized by the alien money-lender in satisfaction of his claims? The answers to these two questions hang together. It is admitted to-day by the Government of India that "the idea of a free transferable interest in land is at the root of the trouble." This "idea" was given currency to by the British under the impression that free trade and individual property in land would stimulate the ambition of the thrifty peasant and introduce Western ideas of property and all that they entail. But experience shows that the gift was a fatal one to put into the hands of an ignorant peasantry. The new idea was worked by the cunning and unscrupulous usurers of the country for their own ends; the cultivators were tempted into debt, and the path of debt was smoothed for them in every way; the Government soon discovered that the new power of mortgaging was of assistance to them in collecting revenue from the cultivators; and finally the seal was set on the people's ruin by the institution of Civil Courts which put the power of the law at the disposal of the usurer.

THE WAYS OF THE MONEY-LENDER.

The reader may form for himself some notion of the character of the man who was set up in a position of such enormous authority from the following instances of his ways of doing business in his capacity of grain trader and village banker. They are taken from an official report dealing with the indebtedness of the Punjaub. It is business for a money lender to:—

(1) Dole out old grain of sorts for food purposes in the cold season and take repayment at harvest time a few months later in wheat, or its money equivalent, plus from 25 to 50 per cent. interest.

(2) Exact full repayment on the threshing flour, leaving the customer insufficient grain wherefrom to pay his land revenue and feed himself till next harvest.

(3) A month or so later pay his debtor's revenue, and, taking advantage of his necessity, charge him at least the highest rate for money lent.

(4) Take one anna per rupee as discount when making a loan, but charge interest on the discount.

(5) Cut six months' interest out of a loan and record the gross sum as a loan free of interest for six months.

(6) Cause the debtor to go before the Sub-Registrar and state that he had received the whole loan in cash, whereas, in fact, the amount was chiefly made up of simple and compound interest.

(7) Misrepresent debits in the ledger by entering inferior grains as if wheat.

(8) Allow no interest on repayments in kind, and either no or short interest on credit in cash, and cause the customer to believe, when he is making a payment to account, that a concession of grace has been made when a small remission is credited to him out of the interest due.

(9) Generally keep accounts in a loose, unintelligible way, which makes the separation of interest from principal impossible.

(10) Keep only a ledger, plus sometimes a sort of daybook in loose sheets or book form, and write up the former at any time.

(11) Strike the balance in a casual way, naming as present one or two witnesses, either brother lenders or men of the class known as "four anna witnesses."

(12) Charge a full year's interest on grain or money lent a few months or even weeks before the striking of the balance.

All these practices are regarded as legitimate business by average village lenders. Now for the procedure adopted with

respect to mortgages, 3,715 of which were inquired into. Amongst the inequitable terms enforced the following were the commonest:

(1) Expenses of maintenance, repairs, and often of even clearance and renewal of wells charged with interest by mortgagee against mortgagor (2,640 instances).

(2) Rental held to represent interest due on part only of the mortgage money, ordinary and compound interest being charged on the remainder (291).

(3) Foreclosure enforced if whole debt, with interest accumulated during unredeemed period, be not paid off immediately at end of that period (number not clear).

(4) Failing redemption according to the terms of mortgage, mortgagee empowered to recover debt with interest by sale of mortgaged property (222).

(5) All rights in common alienated, along with plot specifically mortgaged, by insertion in deed of the formula "with rights in common, &c." (184, but probably more).

(6) Fixation of year for redemption at a short or long period according to whether it is to the interest of mortgagee to sell up mortgagor after few or many years (usual when term is fixed).

(7) In simple mortgages, bearing interest in cash or fixed quantity of grain, the failure to pay interest as stipulated enables creditor to recover debt by sale of hypothecated land (number of cases not ascertained, but the selling up condition is not infrequent).

THE LAW ALLOWS IT.

The comment on these mortgage conditions is the tolerably obvious one that they are such as to make redemption hopeless. It is not a pleasant reflection that these Shylocks and their bond are protected by all the batteries of the law. A Viceregal minute issued thirty years ago spoke out plainly on this matter, but the money-lender has survived the Viceregal rhetoric, and, if he ever heard of it, he no doubt laughed heartily at the outburst as an excellent joke. The anathema ran:—

> His Lordship in Council entertains no doubt of the fact that the labouring classes of the native community suffer enormous injustice from the want of protection by law from the extortionate practices of money-lenders. He believes that our Civil Courts have become hateful to the mass of our Indian subjects from being made the instruments of the almost incredible rapacity of usurious capitalists. Nothing can be more calculated to give rise to widespread discontent and disaffection to the British Government than the practical working of the present law.

This is not the language of the carping, captious critic, but of the representative of the Empress of India and the British people.

VILLAGE BALANCE SHEETS.

The picture, however, is not yet filled in. To obtain a clear and accurate idea of the causes and extent of village indebtedness it will be well to study the following balance sheet of twelve Punjaub villages arranged in groups of three. In it, as in a house of crystal, we can see the whole tragedy going forward, the debt mounting up from the first loan of a little grain to tide things over a bad season until cattle and produce and at last the land itself became the property of the money-lender. The balance sheet tells you why the peasant's stores of grain are exhausted when famine comes, why he is without the few rupees that would enable him to rub along, why the quality of the crops is deteriorating and land is going out of cultivation.

DEBIT.

	Rupees.	Rupees.	Rupees.	Rupees.
FARM PURPOSES AND NECESSARIES:—				
Wheat	30,969	46,331	8,152	12,130
Other Produce	7,428	14,470	1,477	12,185
Purchase of Cattle	13,853	21,349	12,879	15,368
Embankment Making	....	....	....	1,049
Well Sinking and other Agricultural expenses	536	1,974	1,859	1,345
Aggregate Petty Cash Items	14,102	7,480	4,988	10,983
Land Revenue	14,207	27,360	11,387	20,569
Rakh Leases	....	....	....	1,366
Arrears of Rent	2,094	4,519	91	....
Repayment of Takavi (Government advances for Agricultural purposes)	....	....	....	1,548
DOMESTIC OCCURRENCES:—				
Marriage Expenses, including gifts	9,491	12,418	9,687	15,161
Funeral Expenses	1,356	1,058	833	1,641
Purchase of Land and Houses	921	665	....	12,853
Purchase of Sheep and Goats	....	....	643	4,834
LAW AND STAMPS:—				
Civil Litigation	3,283	3,245	1,982	4,972
Revenue Cases	469	251	220	279
Criminal Cases	1,059	439	253	2,010
Stamp and Registration Expenses	891	1,771	1,192	2,217
UNEXPLAINED IN ACCOUNTS:—				
Meeting Liabilities as Sureties	2,917	2,438	1,750	8,964
Paid to other Creditors	2,859	7,493	1,970	....
Cash Items for purposes unstated	15,298	16,921	27,012	48,935
Balance of Book Debts, details not known	21,004	9,671	1,859	9,736
	142,737	179,853	88,234	188,145
Interest as shown and Discount when shown	44,184	89,219	33,188	49,518
GRAND TOTAL DEBIT	186,921	269,072	121,422	237,663

CREDIT.

	Rupees.	Rupees.	Rupees.	Rupees.
Wheat	36,884	73,625	10,130	12,564
Other Produce, including Fodder and Trees	19,638	43,271	9,240	10,168
Cattle Sold	10,161	11,998	3,515	10,836
Land Mortgaged, with or without possession	44,239	26,822	26,280	68,757
Land Sold	27,484	38,222	30,416	35,877
Houses Mortgaged	811	....	45	287
Houses Sold	100	3,990	100	2,938
Cash	15,518	18,644	25,909	63,006
Time-barred Debts written off	2,067	6,051	487	375
	156,902	224,229	106,122	204,808
Remissions and Interest on Repayments	3,476	10,145	2,245	5,922
Balance still owed	26,543	34,698	13,055	26,933
	186,921	269,072	121,422	237,663

Taking the rupee at 1s. 4d., its present value, the total debt incurred by the twelve villages is £54,000. In these villages live 742 proprietary families, and of these 444 are practically ruined and 112 are seriously involved.

RESULTS OF OUR RULE.

And yet up to 1871, when the "idea" of the free transferable interest in land was introduced and the Civil Courts were set up to popularise it, there was no general indebtedness in these districts. Then it was that the signal for looting was sounded, just as it was sounded some years earlier in Bombay and later on in Burmah. Since then the whole co-operative constitution of the village has been breaking up. The Indian village community, with its interdependent life, its strictly regulated services, and its communal hold upon the land, had been proof against all the shocks of war and famine, but against the corrosion of the individualistic, competitive ideas brought from the West it could not stand. In the old days the money-lender was the village agent, and his transactions were subject to the light of public opinion; in the old days credit was obtained on personal security, and the land was left in peace; in the old days the people had stores of grain and hoards of silver ornaments laid by against times of scarcity. To-day the village agent is master. Reserves of food and savings are gone, and poverty and serfdom, with law and famine on their side, press the people down. The village life is held together only by a few shreds.

BORROWING TO PAY THE LAND TAX.

Amongst the items in the balance sheet of the twelve villages is one of some 73,000 rupees borrowed for payment of land revenue, and the story of the house of crystal which they disclose must be noted, for the payment of land revenue—the fixed and punctual payment of a sum which in good years or bad has at all costs to be forthcoming—is a fertile source of the ryot's indebtedness, and very often makes the first link in the chain which is to be fastened round him. The official whose report I have quoted from writes:—

> Ordinarily the small cultivator gets into debt by borrowing grain for food after a short harvest, and failing to repay his debt in the ensuing spring crop. He begins to take grain in small quantities in, say, November or December, and lives wholly or partially on grain advances until his spring crop is cut. If the yield is insufficient he becomes involved. The creditor takes part of the crop from the threshing floor, and accommodates the debtor by paying his revenue. *In that case the peasant in five cases out of six is doomed.* Till the catastrophe [of expropriation] comes he is more or less a serf, making over much of each harvest to the creditor, and bound to put up with any debit balance put down against him in the account.

It will be seen, then, that the debt for land revenue is not to be estimated merely by its amount, but by the part it plays in the general scheme of ruin. And this is the answer to the plea put forward by the apologists of the rigid revenue system—that, compared with the other heads of debt, the item for land revenue is a light one. The position of the revenue payer in a bad year is like that of a man who is called on to pay Income Tax in a year when nothing is coming in. If he has no reserves the man must borrow. The Government of India collects the revenue on a standing assessment which is supposed to strike an average over a period of years; the ryot cannot put aside surpluses from the good years because of the money-lender's lien and the necessity, imposed by years of scarcity, of costly replacements of farm stock; therefore, when the bad year comes, he is forced to borrow. It is in this vicious circle—a circle of famine, taxation, and indebtedness—that the Indian cultivator is going from bad to worse.

LAND SYSTEMS OLD AND NEW.

A word must be said at this stage on the land system of India. This system, if such a word can be used, is complex and difficult, and varies in different districts, but the complexities and the variations are of our making, and nothing can be simpler or more uniform than the primitive type of land tenure. Until the British brought in their Western ways of looking at land, the village community was to all intents and purposes the proprietary body, adjusting the differences of the hereditary holders and making

itself responsible for the payment of the land tax. This consisted of a given proportion of the crop, the proportion varying according to the natural capacities of the soil, and the scale of demand being settled pretty much by a tug of war between the people and the tax collectors. The demand did not pretend to be a rent, and its great merit was its flexibility. No crop no revenue; a bad crop a small tax; a good crop a heavy tax; and no arrears. This was the formula. The position to-day is roughly as follows: The village community is no longer responsible either to the holders or to the Government which has replaced the native princes. In the Punjaub the idea of responsibility is still put forward, but it is no more than a fiction. In its place there are the landlords who were set up by British administrators, and who receive rents from the old hereditary cultivators, and pay half their rent roll to the State; and there are the ryots who pay direct to the Government, which stands to them in the position of landlord. Madras, Bombay, and the Punjaub are the chief ryot districts, and Bengal, the North-West Provinces, and the Central Provinces are the landlord districts. The old ideas of revenue have been completely transformed, and in place of the flexible demand for a percentage of the year's crops, payable in kind, there is a fixed demand based on an estimate of farming profits over a series of years.

HOW WE RAISE THE "RENT."

The assessment which settles the demand is a most elaborate and costly business, and there is no appeal. The farmer either pays or goes. There is usually a revision once in thirty years, sometimes once in twenty years, when the valuation is gone into again, and the "rent" is put up. The general ground taken for enhancement is the rise in prices which has generally followed the introduction of railways, and on the strength of this rise, recent revisions show increases which average about 30 per cent. The table appended exhibits the growth of land revenue within recent years:—

	£		£
1861–65 (5 years' average) ..	13,287,000	1891–95 (5 years' average) ..	16,521,000
1866–70 „ „ ..	13,227,000	1895–96	17,467,000
1871–75 „ „ ..	13,977,000	1896–97	15,983,000
1876–80 „ „ ..	14,076,000	1897–98	17,123,000
1881–85 „ „ ..	14,748,000	1898–99	18,306,000
1886–90 „ „ ..	15,444,000		

RENT OR REVENUE?

The revenue from the land is by far the most important source of income to the State, and it forms nearly half the Exchequer receipts. In India the poor man pays the taxes. He pays the

bulk of the Salt Tax, which brings in nearly £6,000,000 a year; of the provincial rates, £2,609,663; and of the Customs, £3,127,230. But if it is suggested that the Land Tax is excessive, the orthodox official reply is that the payments made are in respect of rent, and, as half the rent or farming profits is left to the cultivator, there can be no hardship in it. If this contention be examined on the spot and tested by the evidence of many of the most distinguished British officials, it will be found illusory. The idea of averages, as we have already seen, has broken down under the joint pressure of famine and debt, and in innumerable cases the "rent" is paid not out of profits at all, but out of what should be the subsistence fund, or else the money-lender pays it. The estimate which determines the assessment is itself a mere shot in the dark, a haphazard speculation, which, worked out though it is with infinite pains, is as liable to be upset by times and seasons and the turn of the market as the predictions of Old Moore's Almanac. It seems to me to be extremely doubtful whether even an infallible Government which could read the future and gauge to a nicety the peasants' means could yet be sure that its land tribute corresponded to rent. For is there such a thing as economic rent in India? Can there be economic rent when on the one hand you have a race that is wedded to the land and with no alternative means of earning a livelihood, a race that is ruled by custom, and which has been subject to the government of conquering nations time out of mind, and on the other hand a Government which holds the monopoly of land and livelihood, which can dictate its own terms without fear of check or competition, and which prohibits combination amongst the cultivators? If so, we must revise our notions of rent, and set it down as something which can exist independently of the action of economic forces. To my mind the method of ascertaining "rent" that obtains in India is a species of necromancy, and one day the Government will wake up to find that in the name of rent it has been exhausting the soil and the people, drying up the source of India's wealth, and endangering the very existence of the country. It is a dangerous thing at the best of times to govern a country by taking all the surplus wealth of the people above a fixed limit. In a very poor country like India, where the mass of the people need for themselves and their farms every penny that they can get, and where desolating famines are part of the conditions of life, it is altogether too dangerous. Change the name from rent to tax, and see how the standpoint changes. The problem in that case will be how to apportion the burdens of the Government with fairness and consideration, how to bleed those parts—the figure is Lord Salisbury's—where there is sufficient blood, and spare the parts where the body is wasted. Under the rent doctrine,

with its postulate of progressive squeezing, there is no check upon expenditure and no protection for land or worker. Under a fiscal system which apportioned the burden to the broadness of the back there would be both.

TO SAVE THE RYOT.

If we look once more into the crystal house we shall see how closely the whole web of economic misery hangs together, and we shall realise the part taxation in its present form has played in the degradation of the people's position and in exposing them to the full blast of famine. To remedy matters it is evident that there must be a revision of the whole system of land revenue in the direction both of flexibility and moderation; that the law must be brought to bear for the protection of the people against the money-lender, that a better system of credit must be devised, and that steps must be taken to preserve the people in the fields which for hundreds of years have belonged to them. This last reform is being taken in hand in the Punjaub, where a Bill for preventing the alienation of land to the money-lender is passing through the Legislative Council; and if the lesson of the famine is taken to heart the other reforms I have indicated will at last be seriously taken in hand. India wants an anti-famine policy, a policy for the preservation and restoration of the ryot, a policy that will help him to recover something of his lost co-operative strength whilst giving him what his nature can stand in the way of Western stimulus. I have said nothing of the material aid afforded to such a policy by the extension of irrigation and the encouragement of industries, because these are matters on which everyone is agreed and some progress is being made. The connection between the sad plight of the people and the economic situation which we ourselves have created is not so generally admitted, but its recognition is vital to the welfare of our Indian Empire, and every famine that passes calls to us afresh to understand and act. In calling attention to certain aspects of India's poverty I do not pretend that they are the only ones or that the remedies about which I have hinted will provide a royal road to prosperity. There is some truth in the theories of Indian poverty which lay stress on the over-population in certain districts, on the process of morcellement, or cutting up of holdings, on youthful marriages, and excessive expenditure on social functions. Let us by all means see the problem fairly and see it whole. But surely it is poor statesmanship to rely on the argument so often heard in India that the existence of evils that are due to the people's ignorance or the tyranny of custom frees the Government from the obligation of undoing its own mistakes and striving its best to make the people prosperous and secure.

The United States in 1900.

BY EDWARD PORRITT.

NO Englishman who at home has been identified with Liberalism, and who has been strong in his faith in Democracy, can survey the political life of the United States in the closing years of the nineteenth century without some feelings of disappointment and discouragement. In this country Democracy has been long supreme. The electoral franchise is the widest and easiest of any country with popular representative institutions. There is nothing approximating to the House of Lords, the great and seemingly permanent barrier between England and Democracy. There is no great landowning class; there is no traditionally privileged class; there is no Established Church, and no other force of long standing making for class advantages and narrow conservatism. But, in spite of the clear field which Democracy has had in this country, the century ends with the Federal Government more openly under boss rule than at any time in its history; with the government of several of the larger States under the same influence; with the two dominant political parties standing less than ever for any real political principles; and with thoughtful people more at issue with both parties, and more in despair as to how to free themselves from them than at any time since these parties came into existence.

There are to-day forty-five States in the Union. Each of these States is represented by two Senators at Washington. Several of the States have populations less than the population of Blackburn. But, no matter how large or how small the population of the State may be, it is entitled to two, and only two, members in the Senate. In the Lower House representation is based on population, and after each census there is reapportionment of Representatives. As the House of Representatives stands in 1900, it consists of 357 members.

Senators are not chosen by direct popular vote. They are elected by the State Legislatures, and hold office for six years. Members of the House of Representatives are elected in much the same way as members of the House of Commons. They hold

office, however, for only two years; so that there is what may be described as a general election every other year, and at every alternate Congressional election the President and the Vice-President are chosen.

The frequency with which Americans go to the polls is one of the remarkable features in political life in this country. They go there every year, either for Federal or State or municipal purposes. In addition to the elections for President and Vice-President every fourth year, and for Congressmen every second year, there are elections in some States every year, in other States in alternate years, for State Governors and State Legislatures; while in the towns and cities the mayors as well as the aldermen and councillors are elected, usually annually, by direct popular vote. In most States the judges are also elected; and scores of officials who in England are appointed by the Imperial Government or by the county or municipal councils, and who hold office during good behaviour, are in this country elected by direct popular vote, and hold office for short terms.

Only the larger affairs of national life are within the province of the Federal Government. Foreign relations are in its hands; so are the army and the navy, and so is the regulation of fiscal policy. Congress at Washington is, however, much less in touch with the daily life of the country than is Parliament. In England, if a municipality desires to enter on any great undertaking it goes to Parliament for power to do so. In this country a municipality would not go to Congress, but to the Legislature of its State. In England, Parliament enacts all factory and labour legislation, all poor laws, and all legislation affecting public education. In this country all these matters and many others which in England are in the purview of Parliament come within the province of the State Legislatures.

With these matters the Federal Government has no concern except in one eventuality. If any State Legislature passes an Act which conflicts with the Federal Constitution, an Act which trenches on the rights and privileges guaranteed by it to all American citizens, it is open to any citizen who is aggrieved to carry the law before the Federal Supreme Court at Washington, whose duty it is to pass judgment on questions arising out of the Federal Constitution. In England, if Parliament passes a law there is an end to the matter. All that the courts can do is to interpret the law as it stands. But the Supreme Court of the United States is above Congress, and above the State Legislatures. It can render null any law passed either by Congress or by a State Legislature if it conflicts with the Federal Constitution. In

1894, for instance, Congress enacted an Income Tax. The opponents of the tax carried the law before the Supreme Court, where it was decided that it conflicted with the Federal Constitution in that it did not provide for the levying of the tax upon each of the forty-five States in proportion to its population. The tax was declared unconstitutional, and hundreds of thousands of dollars which had been collected were returned to the people who had paid them. This was a law passed by Congress, but laws passed by any of the forty-five State Legislatures are equally open to review by the Supreme Court.

Only in this negative way has the Federal Government, of which the Supreme Court is one department, any part in the law-making of the State Legislatures. Each of these Legislatures is patterned after Congress. There is an Upper and a Lower House, usually known as the Senate and the Assembly. In these Legislatures, however, both the Senators and the Assemblymen are popularly elected. The Senators are much fewer than the Assemblymen, and are elected from much larger areas. These Houses sit in separate Chambers, and in their relationships to each other are not unlike the House of Commons and the House of Lords ; for the older of these Legislatures came into existence while America was under British colonial rule, and those of the thirteen original American Commonwealths were patterned, as nearly as the conditions of a new country would permit, on the Parliament at Westminster.

It is often overlooked by Englishmen that there are in this country forty-six political capitals—forty-six seats of Government—and that each State has its own political questions, usually questions which touch the lives of the people much more closely than those which come before Congress. A round of one of these State capitals brings to mind this State autonomy, for each in its way is a Washington in miniature. In place of the President there is installed in the State Capitol, as the chief executive officer, the State Governor. He is elected directly by the people, and is supreme in the State. When the Legislature is in session, and a Bill has passed both Houses, it goes to the Governor for his approval and signature. If it is a measure of which he cannot approve he vetoes it, and, except in States where a veto can be overridden by a two-thirds majority in both Houses, this veto makes an end of it. In most of the States the Governor is the official of last resort in cases of capital punishment. He determines whether or not the death penalty shall be inflicted, and can also exercise clemency in cases of lighter penalties. In a few of the more progressive States the Governor, in the discharge of these serious duties, has the aid of a board of pardons. The Governors

are also nominally in command of the State troops, for in addition to the regular army, raised and maintained by the Federal Government, each State has its militia regiments for the preservation of order within the State, and which can be called upon in times of national danger for service under the Federal Government.

Except in three or four of the largest States, such as New York and Massachusetts, the State Legislatures meet only in alternate years. Labour laws, marriage laws, laws imposing State taxation, and municipal legislation are passed by these State Legislatures. As with Congress, so with these State Legislatures, their members stand apart from the Executives of the States. If the Governor desires any particular legislation, he recommends it in a message addressed to the Legislature. He has no seat in either Assembly, nor have any of the elected officers who are associated with him in the Executive.

The only tie between the State Legislatures and Congress arises out of the election of United States Senators. Twice in every six years every Legislature has to elect a Senator to Washington. At this election the two Houses take a joint ballot, and the candidate receiving the highest number of votes is elected. I have seen an election of a Senator occupy little more than an hour. This brief and infrequent duty, however, has a most important bearing on American political life. It is on account of these elections that party lines in the State Legislatures follow party lines at Washington, and that their members are elected as Republicans or Democrats. Were it not for the fact that the Legislatures have imposed on them the duty of electing United States Senators there is no reason why they should be divided on these party lines.

The questions which in the present generation have divided American political parties, such as the tariff, the currency, and Imperialism, do not affect the ordinary work of the State Legislatures. Without the divisions due to the election of Senators party lines in the State Legislatures would be made by the liquor question, by the questions at issue between the rural and the urban communities in the States, and nowadays oftener still by the attitude of the Legislatures towards the railway companies, the street car companies, and the other organisations of capital which seek franchises and other favours from the State. But the recurring elections of Senators hold the Legislatures to national party lines; and usually when a Legislature is being elected national politics are much more discussed than any of the exclusively State questions, which are really the larger municipal questions, with which the Legislature will have to deal.

The candidates for the United States Senatorships push themselves into the elections for State Legislatures so as to secure the return of State Senators or Assemblymen pledged to vote for them, and although the railway companies in many States are responsible for much of the corruption in State elections, no inconsiderable part of it is due to the candidates for the Federal Senatorships. It is through this connection of the State Legislatures with Congress that a Senator who is a boss at Washington is also often the boss at the Capitol of the State which he represents. His position as a State boss enables him to secure election to the Senate at Washington, and the Federal offices and other favours which his position at Washington ordinarily enables him to command help to keep him secure in his position as a State boss.

Before leaving the State Capitols it should be added that in each there is established a Supreme Court. In every State Capitol there are to be found the offices of the Governor and the other members of the State Executive, the Chambers of the Senate and the Assembly, and the Supreme Court of the State. The functions of this court are practically the same as those of the Supreme Court at Washington, except that, while the Supreme Court at the National Capitol concerns itself entirely with questions arising under the Federal Constitution, the Supreme Courts which sit in the State Houses concern themselves with interpretations of the State Constitutions.

Each State has its own constitution, and if a Legislature passes a law which appears to conflict with the State Constitution the law can be laid before the court, and so far as the court finds it to be unconstitutional it becomes of no effect. There are thus two courts which can pass on enactments of a State Legislature; one decides whether they are in harmony with the State Constitution, and the other with the Federal Constitution.

The necessity of conformity with these constitutions prevents the United States from having many laws in keeping with the modern spirit which are in force in England. The very existence of so many States, each with its Legislature, makes it much more difficult to obtain labour legislation, for instance, than it has ever been in England, and when a law has been passed there may be a couple of years of uncertainty about it until its constitutionality has been determined. Stay-at-home Englishmen are sometimes apt to complain that reform in England moves at a halting pace. Measured by the duration of human life it is slow, but it proceeds at a racehorse pace as compared with reform in this country, and when reform legislation is passed in England it is uniform, while in this country one or two States may pass legislation while the

other forty odd States will continue to ignore the need for reform. This is so in the case of the marriage laws. In some States the marriage laws are as strict as they are in England, and divorce as difficult to obtain. In others they are as loose as in a frontier civilisation, and divorce so easy as to be a scandal. It is the same with respect to labour legislation. In two or three States the labour codes are as good as that of England. In others there is no factory inspection, no limit to the working day for women and children, and no laws to prevent employers from paying their workpeople in store orders instead of in cash. Social and economic conditions vary in nearly every State, and it thus comes about that each of the States has its own political questions, and that some States lag far behind others in political advancement.

There is nothing in these State Capitols which corresponds to our Local Government Board, because communities are self-contained and self-controlled as regards municipal administration. In these matters towns and cities in this country are where ours were before the reform of the Poor Law in 1834 and the Municipal Corporations Act of 1835. A town or city obtains its charter from the State Legislature, and then goes its own way. There is no central department whose duty it is to oversee the administration of the municipal and poor laws; and, while not overlooking the fact that in England it is sometimes complained that there is nowadays too much centralisation, my observations here lead me to the conclusion that over-centralisation is to be preferred to the complete absence of any central control.

If I were asked to state why it is that in England local government is on a higher plane than it is in this country, my answer would be that this difference is due to the fact that in England members of the local governing bodies serve without pay, serve for the honour of the service; that the municipal civil service is permanent; and that as part of the central government there are departments whose duty it is to exercise oversight over local government. In this country there is no such oversight from any State Department, and the men who interest themselves in local government, except in a few sporadic cases, go into the work for the direct and indirect pay which is to be obtained from it.

So far, while describing how Congress and the State Legislatures are elected and the work which falls to them, I have made no mention of the machinery by which the President is elected, but the vital part of this machinery is extra-constitutional. It is not provided for in the Federal or State laws. It has been built up by the political parties. Its working will consequently be more readily understood after I have sketched the history of the two political

parties and described how they stand at the close of the century. The Democratic party, which at the time I write is in Opposition at Washington, and has nominated Mr. Bryan as its candidate for the Presidency, is the oldest of the political parties. Its history goes back to the beginning of the Republic. It was then known as the Anti-Federalist party, and its mission was to prevent any aggrandisement of the Federal Government at the expense of the State Governments. Since the early years of the century, when the country had settled down to the new political arrangements growing out of the Revolution and the Federal Union, there has been little controversy as to the respective functions of the Federal and State Governments. But in the early days of the Republic there was much agitation of this question, and it was in this period that the Democrats took the ground which is still traditionally theirs.

For twenty years after the War of the Rebellion the Democrats were continually in Opposition. During this long period they were opposed to protection. It was in antagonism to their theory as to the duties of the Federal Government; and, moreover, as the Southern States have always been the stronghold of the Democrats, and as until ten or twelve years ago there was no manufacturing in the South, the Southern Democrats were opposed to protection, because obviously it brought them no advantages. The cultivation of cotton, sugar, and tobacco were then the only industries in the South, and under the protective system the South had to sell its staple products in unprotected markets and make its home purchases in a highly-protected market.

Until about 1890 the tariff was as much a question of North and South as the slavery question was until the Civil War. What advantages there were in slavery accrued wholly to the South, and consequently the South upheld slavery and went into the Rebellion when it conceived that slavery as an institution was threatened. The tariff, until the South went into manufacturing, was of advantage exclusively to the North. Consequently in those days it was denounced by the Southern Democrats and upheld by the Republicans of the Northern and Middle States.

From 1861 to 1894 the Democrats had no opportunity of legislating in accordance with their professed principles on the tariff. During Mr. Cleveland's first term, from 1885 to 1889, they did not control both Houses of Congress, and could make no changes in the protective system. When, however, Mr. Cleveland began his second term in 1893, the Democrats were in full control. They had then an opportunity of putting into practice their traditional principles; but they passed a Tariff Act which in many of its features was as protective as some of its predecessors passed

by the Republicans, and as much marked by jobbery as any of the Republican tariffs. Since 1894 there has been no appreciable difference between the Democrats and the Republicans on the question of protection, and the only real dividing line between the two parties from 1861 to 1894 has now almost entirely disappeared.

What the Democratic party stands for to-day it is almost impossible to say. It represents little more than a name and a set of traditions. It is held together in the South, where it still has its greatest strength, because it is the white man's party. Where the negroes are permitted to exercise the franchise they vote mechanically with the Republicans. In self-defence, and in order to keep control of their State Legislatures and their municipal governments, the white people in the South are uniformly Democrats. In the large cities all over the country the Democratic party is the party of the Irish-Americans. Their connection with the Democrats is due chiefly to tradition arising out of the attitude which in the early years of the century the Democrats took towards the naturalisation laws. But, while the attitude of the Democrats on this long-settled question is to-day only a tradition, the Irish-Americans everywhere are as mechanically allied with the Democrats as the negroes all over the country are with the Republicans. It is due to this alliance that in the large cities, such as New York, Chicago, and Boston, the Democrats are usually in control of the municipalities, and that in the large cities Irish-American bosses, such as Croker, find their peculiar field.

The Irish-Americans thrust themselves more into politics than any other non-American born citizens. Man for man, the Irish-Americans are more active in politics than native-born Americans, but their interest is almost exclusively in municipal politics. Few Irish-Americans are elected to Congress. I can recall none who have had either prominence or influence at Washington. But Irish-Americans have frequently been Mayors in New York and Boston; and they are usually dominant in the municipal councils of the larger cities, and often hold most of the municipal offices. The Irish-Americans go into municipal politics because the Irish love the excitement, the bustle, and the intrigue of political life; and because, more than any other nationality, they have a penchant for public service, and the pay and advantages and social consequence that go with it. This strong desire for office and Government pay characterised the Irish when Ireland had a Parliament. The struggle and intrigue for office were much more marked among Irishmen in the eighteenth century than they were among Englishmen; and just as soon as Irish immigration began to set in towards this country Irish-Americans pushed themselves

into American political life, but always, as now, by preference into the political life of the municipalities. This has been so much the case, and Irish-Americans have so generally entrenched themselves in the municipalities, that during the last thirty years nearly all the larger American cities have been under Irish rule, and in cities which are boss-controlled in nine cases out of ten the boss is an Irish-American.

When once the Irish-Americans are in control of a city it is easy for them to retain possession. Since about 1870 most of the Irishmen coming to this country have gone into the cities. At home Irishmen demand access to the land, but when they reach this country they go less into farming than the Germans and the Swedes. They establish themselves in the cities, where, by reason of their religion and their nationality, they form a class apart. The new comer from Ireland into an American city is usually without a trade. The only work he can do in his early years in this country is that of a day labourer. As his countrymen longer established here are usually influential in municipal politics, work is often found for the new comer in the service of the municipality. He goes into the employ of the street-cleaning department; or, if he aims a little higher, he secures by the same influence a place in the police force, or a janitorship in a public building or a school. In all the great cities the majority of the policemen are Irish-Americans.

Without any loss of time the new comer from Ireland naturalises; for he soon realises that he can establish no permanent claims on his fellow countrymen who are in municipal politics unless he has a vote and can do them some service at election time. He soon attaches himself to the ward organisation of the Democratic party, and becomes a political worker in their behalf. If the new comer does not at once go into the service of the municipality he secures employment as a day labourer, again often through the influence of the Irish ward politicians, who, for political reasons, are alert to secure work for their followers. As soon as he has accumulated a little money the thrifty Irishman goes into the liquor business or establishes himself as a contractor. Either as a saloon keeper or as a contractor it is extremely helpful to him to be active in municipal politics. As a saloon keeper he desires to stand well with the police; as a contractor, whether for public or semi-public work, he needs the good offices of the Irish-Americans who have influence at the City Hall. Thus both inclination and interest impel Irish-Americans into municipal politics, and in all the large cities they form the majority of the Democratic party.

From 1884 to 1896 the Democratic party attracted to its ranks a large number of voters all over the country who had hitherto

acted with the Republicans. In 1884 there was a disruption in the Republican party somewhat similar to that which took place in the Liberal party in England in 1886. It grew out of a widespread feeling of discontent with the Republican party, which had then been continuously in power at Washington since 1861, and was manifesting the vices and corruption of a party long in power and unchecked by efficient opposition. The immediate cause of the disruption was the nomination for the Presidency of the late Mr. Blaine, a man of low political morality and greatly mistrusted by many in his own party. At the time, also, the tariff question was acute, and there was a strong popular feeling against the corrupt relations existing between the protected industrial interests and the Republican party managers.

This secession of 1884 was sufficiently large to defeat Mr. Blaine and to secure the election of Mr. Cleveland, the first Democrat to be President since the Civil War. Mr. Cleveland's career as President from 1885 to 1889 gave satisfaction to the Republican seceders of 1884. They voted for him again in 1888. Then, however, Mr. Cleveland was defeated, largely through the campaign fund which was raised by the protected manufacturers, and in return for which they got the McKinley Tariff of 1890. In 1892, for the third time, Mr. Cleveland was the Democratic candidate, and again, as in 1884 and in 1888, the seceders from the Republican party voted with the Democrats, and Mr. Cleveland was elected for a second term.

It then looked as though the Democratic party was once more permanently on firm ground, and that there was to be a party in American politics which stood for some abiding principles, and was not merely a party of opportunism. But early in Mr. Cleveland's second term the ground for this hope of better conditions in national politics began to disappear. Mr. Cleveland was soon out of harmony with the Democratic leaders in Congress, particularly with those in the Senate. He was too independent for these men, and refused to subordinate the Civil Service to their demands for patronage. In 1894 came the new Tariff Act, which proved to the country that the Democratic leaders in the Senate were no more to be trusted with tariff legislation than those of the Republican party.

In 1895 the Democrats began to ally themselves with a new party which had suddenly come into existence in the South and West. It was largely made up of cotton planters and of farmers, who had suffered from low prices during the period of depression which began in 1893. It was known as the Populist party. Some of its demands were extremely Socialistic. First among them was the demand for the free coinage of silver. From 1896 the

Democratic party, led by its Southern wing, allied itself to this Populist movement, and nominated Mr. Bryan as its candidate for the Presidency, on a platform which committed the party to the repudiation of the gold standard and to the free coinage of silver.

The secessionists from the Republican party who from 1884 to 1892 had voted with the Democrats were now in a quandary. Mr. McKinley, who had been nominated by the Republicans, was scarcely more acceptable to these Independents than the late Mr. Blaine had been. He was the author of what until 1897 was the worst tariff in American history—the tariff which had been openly conceded to the manufacturers in return for the money they had contributed in 1888 to secure the defeat of Mr. Cleveland. Mr. McKinley had also dallied with free silver when he was in Congress; and, moreover, his nomination had been brought about chiefly through the instrumentality of the protected manufacturers, on the understanding that if he were elected there was to be a new tariff, with even larger concessions to them than in the tariff of 1890. But the election of Mr. Bryan meant the disturbance of the financial system of the country and the repudiation of public obligations; and, solely to safeguard the gold standard, the Independents returned to the Republican party, and their votes, along with those of many Democrats who repudiated Mr. Bryan, brought about the election of Mr. McKinley.

The gold standard has been made secure by the Republican success of 1896, but Mr. McKinley involved the country in an unnecessary war with Spain, and has launched it on Imperialism. Further than this, a tariff nearly every schedule of which was dictated by the interests to be protected has been put on the statute book; the Administration has committed itself to a measure granting $9,000,000 a year out of the Federal Treasury as subsidies to shipbuilders and shipowners; and more than at any time in history it has been the steadfast policy of the President to conciliate the political bosses, who have been permitted to aggrandise themselves through the debauchery of the Civil Service.

This record of the Administration has alienated the Republican secessionists and the Democrats who were compelled to vote for Mr. McKinley in 1896 to save the gold standard. Imperialism and boss rule have also alienated many Republicans; so that in 1900 the two great political parties are less able to command the support of their old-time followers than at any time since the Republican party came into existence.

As I have said, there is little to-day to divide the Democratic party from the Republican party, no great question or any set of political principles which are capable of definition. The

Democratic platform of 1900 contains a declaration against Imperialism; but it is a meaningless declaration, for the party was not at one in opposing Imperialism at the time the Philippines were taken over. Mr. Bryan used his influence in the Senate for the ratification of the treaty from which Imperialism dates; and even if he should have changed his mind on this question, should he become President in March, 1901, he could retrace none of the steps in the direction of Imperialism which have been taken by President McKinley.

In the Democratic platform there is also a declaration against trusts. This is as hollow as that against Imperialism; for in 1894, when the Democrats revised the tariff, the Senators of the party sold themselves to the Sugar Trust, and at the present time three leaders of the Democratic party in the city of New York are prominent in the Ice Trust, and by their influence in the municipal government have helped to establish a monopoly for a trust which for rapacity surpasses any trust yet in existence. The platform in which these declarations against Imperialism and trusts are embodied occupies two columns of a newspaper, but, in spite of this manifesto, the Democratic party to-day represents little more than a tradition and a name, and as a party offers the electors no real alternative from the Republican party.

The recent history of the Republican party is as unsatisfactory as that of the Democratic party. But it has never to be forgotten that it came into existence to undertake one of the grandest missions ever undertaken and carried through by any political party in the English-speaking world. It was organised in 1852, not primarily to abolish slavery, but to restrain the aggression of the slave power, which, not content with the maintenance of slavery in the Southern States in which it existed at the time the Republic came into being, was intent on extending it into the new territories in the South and West which between 1783 and 1860 were added to the United States.

The Republican party nominated candidates for the Presidency in 1852, and again in 1856; and in 1860 it achieved its first triumph and elected Lincoln as President. Then came the War of the Rebellion. It disrupted the Democratic party, and by the time the war was over nothing remained of the Whig party, which before the time of the Republicans had opposed the Democratic party. At the Presidential election of 1860 the Republicans took up the Whig cry of protection to American industries, and when the war was over and the Southern States had been reconstructed, and the mission for which the Republican party had come into existence was at an end, there would have been no field for the Republicans had they not attached themselves to the policy of protection.

By 1876 the Democratic party had been reorganised. It had again the support of the Southern States, and to this there was now added the support of the Irish-Americans and the commercial classes in the large importing centres. From the time the Democratic party was thus reorganised until 1894 the only question continually at issue in American national politics was the tariff. For it were the Republicans; against it, at least in theory, were the Democrats. For the rest, the Republicans were a party of opportunists, with no fixed principles and ever ready to take the side on any question most likely to bring them the largest number of votes and give them a continuance of power.

In 1896 the Republicans were opposed to the free coinage of silver. But their hostility to free silver was no part of any long settled party policy. So little was this the case that Mr. McKinley, who was then elected as the champion of the gold standard, had, when he was a member of Congress, voted in favour of free silver; and the Silver Act, which had so large a part in bringing about the industrial depression from 1893 to 1897, was passed in 1890 by the Republicans. In 1896 the Republican party took the side on the silver question which the political managers judged would bring the most votes, and they were then so anxious to conciliate both the advocates of the gold standard and the advocates of free silver that, while declaring for the gold standard, they also declared for bi-metallism, if it could be secured by international agreement, and after Mr. McKinley took office in 1897 he sent a commission to Europe to ascertain whether Great Britain and the other Great Powers would enter into an agreement for a bi-metallic currency.

The only difference between the Democrats and Republicans on this question was that the Democrats were prepared to pass an Act for the free coinage of silver without reference to European action, while the Republicans were willing to adopt a bi-metallic system if the European countries would do the same. To-day the Democrats assail only in a perfunctory way the Dingley Tariff of 1897, and were it not for the fact that they still profess to hold the views on free silver which they held in 1896, and that they affect opposition to Imperialism, there would be no political differences between the two parties. The Republicans are responsible for the departure which the United States has made from its traditional policy of non-interference in the affairs of non-American countries, and they are consequently the apologists and champions of Imperialism. They also now support the gold standard, which it has to be added has been made secure by an Act which they passed the 1899–1900 session of Congress.

In describing the present position of the Democratic party, I have shown that its chief strength lies in the Southern States and in the large cities of the Eastern and Middle States. I have shown also how much of that strength is due to race feeling and tradition, and not to the present policy of the Democratic party. Tradition has an equally large part in the Republican party. Apart from the support which it derives from its protection policy, and apart also from the enormous strength which accrues to it from the million pensioners of the War of the Rebellion, to whom for thirty-five years past it has been lavishly liberal out of the Federal Treasury, it has in the New England and Middle Western States the unswerving support of a very large proportion of the men in middle and later life who recall the War of the Rebellion. These men regard the Republican party, as it really was, as the saviour of the Union, and with little care for its more recent history they cling as tenaciously to it as they do to their religious faith. These are native-born Americans, and their adherence to the Republican party is made even closer by the fact that the Democratic party in the North is so largely the party of the Irish-Americans. Rural America north of the Ohio River and east of the Mississippi is the great stronghold of the electors who are thus attached to the Republican party.

Further than this, the facts that the Republican party is the party of protection, and that it has been in power at Washington for thirty-two out of the forty years since 1860, have drawn to it the support of men of capital. The manufacturers have been drawn to it because it has given them practically any measure of protection they have demanded so long as they have replenished its treasury as each Presidential campaign came round. The Republican party, since about 1876, has sold legislation in return for the money needed to finance the party elections.

Other capitalists not needing protection in the tariff have been drawn to the party by reason of its control of many of the State Legislatures which can confer franchises and afford protection from competition or from harassing legislation. Capitalists generally have been drawn to the Republican party because of the two parties the Republican has been the most stable and most conservative. Capital in this country supports with money either party from which it can obtain favours, either at Washington or at the State Capitols. As the Republican party has been in power during the greater part of the half century which has seen such enormous development in American industry and commerce, it has had more opportunities of conciliating the capitalists than the Democratic party.

In the last six years also the Democrats have become the party of the political extremists and of the discontented, and by this change in its character has increasingly forced men of wealth into the ranks of the Republicans. To-day the Republican party is as pre-eminently the party of capitalism as the Democratic party was that of the slave-holding aristocracy of the South from the early decades of the century until slavery came to an end during the Civil War.

The capitalists obtain positive as well as negative advantages from their connection with the Republican party. The manufacturers obtain protection against foreign competition. The express companies, the great organisations which in this country control the carriage of all goods which are not handled by the railway companies as freight, are kept in easy possession of their monopolies by the Republicans. It is sometimes asked in England why the United States have no Parcels Post, why its Post Office in this particular lags so far behind that of Great Britain and of other European countries? The reason is that the express companies make it their interest at Washington to see that the Government does not permit the Post Office to go into the business of carrying parcels. The president of one of the express companies is to-day the most powerful of the Republican National and State bosses. He is of the Senate, and, excepting Senator Hanna, no man at Washington exercises greater power than this Senator who is the guardian of the interests of the express companies. The charges of these express companies for the carriage of small parcels are three or four times as high as those of the Post Office and the railway companies in England. They amount to blackmail. The manufacturers and merchants have long demanded a Parcels Post system similar to that of England. European countries have asked the United States to enter into the International Parcels Post system. The home and foreign trade of this country would be greatly helped by the establishment of a Parcels Post. The advantages of such a system are not denied, but it is useless to agitate for its adoption while the express companies and the railway companies have their representatives in the Senate or in the inner council of the Republican party.

The railway companies obtain from the Republican party a continuance of the exorbitantly high rates which are charged for the conveyance of the United States mails. By their influence also they keep the Inter-State Commerce Commission at Washington in such a condition of ineffectiveness that traders have practically no mode of obtaining redress when their interests are injuriously affected either by excessive freight rates or by undue preferences to favoured competitors.

The shipbuilders are of the Republican party, and help to finance it at election time because of the large amount of war tonnage which has been built under Republican Administrations, and because the Republican party specially protects shipbuilding, and for four years past has been committed to enormous subsidies to encourage the building of ocean-going steamers to be sailed under the American flag. The United States has three great dockyards in which the largest of warships can be built, and several fine yards which could be easily equipped for shipbuilding. But for eight years past, while numerous additions have been made to the Federal fleet, so numerous as to bring the United States up to the fourth place among naval Powers, not a single ocean-going vessel has been built in a Government yard. The abnormally high rate of wages paid in the Government yards, and the fact that the working day is by law restricted to eight hours, undoubtedly gives the private shipyards some advantages in competing for Government work. It is often asserted, however, that, were wages and working conditions in the Government shipyards similar to those in the private yards, the influence which the shipbuilders exercise at Washington would be sufficient to secure a preference for private shipyards over those of the Government. It is even asserted that new ships of an out-of-date type are built solely in order to find work for shipyards whose owners have influence with the Government.*

Another reason for adhesion of men of wealth to the Republican party is that it has long stood between them and an Income Tax. Federal taxation at the present time is largely raised on articles in common use, and the wealthy man consequently pays an inconsiderable share to the national revenue.

Each of the two political parties controls a vast network of machinery. Their organisations reach out to every voting district in each of the forty-five States. All this machinery first came into being to elect the President. It is now also used for the Congressional elections, for the election of State Governors and other State officers, and of members of the State Legislatures; and also in the cities, towns, and villages for the municipal elections.

This machinery originated with the Democrats, who in 1832 first nominated their candidates for the Presidency at a National Convention. The Republicans, when they organised as a party in

* There has never been any explanation of the extraordinary action of the Department in giving the names of three States, Connecticut, Florida, and Wyoming, to the three small monitors which were authorised during the summer of 1898, and are well known to be "contractors'" vessels—that is, vessels which were not really needed by the Government, but the authority for which was lobbied through Congress by the contractors to whom their construction was allotted, without the idea ever having been expressed by any naval official that such vessels were needed.—*Hartford Times*, July 19th, 1900.

1852, at once adopted the machinery the Democrats had designed, and except in a few details, immaterial to any but the closest students of American institutions, the machinery of the political parties is alike.

For the election of President all this machinery centres about the National Committee of each party. In the spring of a Presidential election year the National Committee sends out its call for a National Convention to nominate a candidate for the Presidency. In these Conventions a State is entitled to twice as many delegates as it has Representatives and Senators in Congress, so that a State's representation in the Convention increases automatically with the increase of its population and with the decennial addition to its representatives in the Lower House of Congress. Four of these delegates from each State, known as delegates at large, and corresponding to the Senators, are elected by the party in the State Convention. The others are chosen in the Congressional districts.

The call from the National Committee goes to the State Committee, which in its turn issues calls for a State Convention, and for the election of the two delegates from each Congressional district. In each of these districts there is a District Committee, which in its turn issues a call for a Congressional District Convention. Each Congressional district is subdivided into polling districts, and in each of these there is a District Committee. By these gradations the call from the National Committee is passed on first to the State Committee, then to the Congressional District Committee, and finally to the Polling District Committee. When it reaches the Polling District Committee, the work of electing delegates begins, and the first step towards nominating the candidates is taken.

To illustrate the working of all this machinery, we will suppose we are following the call issued by the National Committee of the Republican party. As soon as it has reached the Polling District Committee the Republican voters are convened in what is known as a primary to choose delegates for the State Convention, and to the Congressional District Convention. The delegates so elected attend the Congressional District Convention, at which the two delegates to the National Convention are chosen. The delegates chosen at the State Convention are usually the most prominent men in the party in the State. In the State in which the Republicans are in power the State's two Senators at Washington and the State Governor are usually of the delegates at large. Every polling district and every Congressional district thus has its part in the election of the delegates, who in National Convention vote for the nomination of the candidate for the Presidency.

In the early history of the two political parties these National Conventions, especially those of the Republican party, were really important gatherings. At them the attitude of the party towards contemporary political questions was determined upon and formulated into what is known as the National Party Platform. The National Conventions of the Republican party between 1852 and 1876 were epoch-making assemblies, and have left their impress on the history of the United States. Political life in this country in that period was stirring and eventful. Great principles were then being contended for, and questions were at issue which aroused keen popular interest and evoked enthusiasm.

The period in our own nineteenth century political history which most closely corresponds to this eventful period in American political history is that between the peace after Waterloo and the second Reform Act in 1867. Modern England was in making in this period. In the United States, in the years from 1852 to 1876, the abolition of slavery was brought about. It was finally settled that there could be no dissolution of the Union, and other great questions arising out of the War of 1861–1865 were solved. After the settlement of these questions the Republican party gradually degenerated, and, excepting the question of protection, the only matter at issue between the two political parties came to be the possession of power at Washington, which is now contended for, not with a view to the advancement of any great political principles or ideas, but for the offices and spoils which go with its possession.

Since there ceased to be any great political questions at issue there has been an obvious change in the character of the National Conventions, particularly in those of the Republican party. The party machinery in the polling districts has passed almost entirely into the control of office holders under the Federal, State, and municipal governments. The local party committees are made up usually of postmasters, of men who are candidates for the State Legislatures, and of those who hold municipal offices. If these men were to cease to interest themselves much of the machinery now necessary to the nomination of Presidential candidates would at once fall to pieces. But, while it serves the party as a whole in Presidential years, all this machinery also serves the purposes of the office holders in the States and municipalities in the intervals between Presidential years. Their hold on office largely depends on this machinery, and they are careful to keep it in good running order.

One great obstacle in the way of forming an independent party in national politics is the difficulty of organising and maintaining all this local political machinery. The attempt to organise an

Independent Democratic party in 1896 pledged to the gold standard and opposed to Bryanism illustrates this difficulty. Only in a few of the large cities, where public-spirited men volunteered their services, was it possible to perfect any organisation, and throughout the greater part of the country the electors had no opportunity of voting for the Independent candidate for the Presidency because there existed no organisations to get the Independent Presidential electors on the ballots. Out of thirteen and a half million votes polled in 1896 the candidate of the Independent Democrats received only 133,000, and did not obtain a single vote in the Electoral College.

The fact that so much of the elaborate party organisation is under the control of the local office holders, or of men who aspire to office, has enabled the bosses of the Republican party to get control of the National Convention, and with the Convention controlled by them it has completely lost the character it had in the period from 1852 to 1876. The Convention still formulates the party's national platform and nominates the candidates for the Presidency. But the delegates who are chosen from every Congressional district to the National Convention have really little part either in drawing up the platform or in choosing the Presidential candidate. Long before the Convention meets the bosses have determined who is to be nominated, and the Convention does nothing more than ratify the choice which the bosses have made. This was the case when Mr. McKinley was nominated as the Republican candidate in 1896, and it was even more obviously so when he was nominated again in 1900. There was an almost complete lack of popular interest in the Republican Convention which met in Philadelphia in June of this year, because it had been long known that the bosses at Washington had agreed that Mr. McKinley was to be renominated, and that everything had been arranged beforehand to that end. The platform eulogising all that Mr. McKinley had done since his inauguration in 1897 was drawn up at Washington and approved by the President, and it was accepted by the Convention without discussion.

In the case of a political party which is in power at Washington, it is comparatively easy for the bosses thus to arrange everything beforehand, and to make absolutely sure that the candidate on whom they have agreed shall be nominated. It was particularly easy for the Republican bosses to do this in 1900, for the reason that since Mr. McKinley became President in 1897 he had set his ambition on a second term, and to secure his renomination he had, from 1897 to 1900, done everything in his power to conciliate the bosses and to help them to strengthen their positions and their control over the Convention. Mr. McKinley had been more

careful to stand well with the bosses, such as Hanna and Cox, of Ohio, Platt, of New York, and Quay, of Pennsylvania, than he had been to secure the confidence of the electors at large. He had thus held himself to these men for the very practical reason that it rested with them to say whether or not he should be nominated a second time, and, no matter how generally popular he might have been, his name would never have been presented to the voters in 1900 if he had antagonised the bosses.

Boss power, as it has been developed and exercised at Washington during Mr. McKinley's Administration, is comparatively new. There have been in the past men of both political parties who have exercised great influence over Administrations and over Congress; but these men were political leaders as distinct from bosses, and as leaders and exponents of political thought they had followings all over the country. These men held positions very similar to those held by leaders of political parties in England.

The modern boss is in no sense a leader of this type. The three foremost bosses of the Republican party have all been of the Senate. Two of them are of it to-day. But they seldom speak in the Senate, and more seldom still do they appear on platforms to discuss political questions before the electors. The files of the "Congressional Record" and of the daily press for three years past may be searched in vain for any noteworthy speeches made by Senators Hanna and Platt and ex-Senator Quay. They pretend to no influence on political thought. Their work is all behind the scenes. They are important in Washington political life by virtue of the power which they exercise in the National Convention, and from the fact that interests desiring legislation or any favours from the Government appeal first to them, and understand that without their help they can have little hope of success. It was on these men that the manufacturers relied when they went to Congress in 1897 for the Dingley Act. It is on them that the shipbuilders and shipowners are relying for an early fulfilment of the pledge of the Republican party that lavish subsidies shall be granted to American shipping.

The career of Senator Platt illustrates how these bosses rise to power. He was not of the Senate until 1897. Before he was of the Senate he was the Chairman of the Republican Committee of the State of New York. This at any time is an important position, but it was a position of unusual importance while Mr. Platt was chairman. As chairman he had control of all the money contributed for the political campaign in the State. Much of this money comes from the railway companies, the telegraph and telephone companies, the insurance companies, and various other

commercial organisations whose interests can be advanced or harassed by the State Legislature. Until a few years ago all these organisations individually had to keep vigilant watch that their interests did not suffer by legislation. Many of them employed lobbyists for this purpose, and they often found it necessary to spend money freely to buy off what were known among the politicians as "Striker Bills"—Bills introduced with a view to blackmailing the interests threatened. This procedure was uncertain, harassing, and expensive; and when the boss began to assert his power the companies adopted the present plan of making large contributions to political funds on the understanding that they should be protected from legislation, and that when they needed legislative favours these should be forthcoming.

The new plan puts large sums of money at the command of the boss. Out of it he defrays the election expenses of his party candidates for the Legislature on the understanding that they take their orders from him. If the party is successful at the election, the boss finds himself in complete control of the Legislature. When it organises, he determines who is to be the Speaker, and he names the committees. When a Senator to Washington is to be elected he names the candidate, and nomination by the boss is equivalent to election, for if a member of the Legislature should oppose the will of the boss in this or in any other matter he would at once bring his political career to an end. The boss would put up another candidate in opposition to him at the next election, and the local organisation of the party would support the boss, with no inquiry as to the merits of the question in dispute between the recalcitrant member and the boss.

The Governor of the State is usually as much under the control of the boss as the State Legislature, for the goodwill of the boss is necessary for the nomination of the candidate for Governor; and, with the control of the Governor and of the Legislature in his hands, the boss is able to dictate all legislation and to distribute all the State offices. All offices go to men whom the boss is assured will be loyal to him. When State and District Conventions are called to elect delegates to a National Convention the office holders are most active, and the instructions of the boss are again followed. This year, for instance, when it was known that the Republican bosses had determined on Mr. McKinley's renomination, no man was chosen a delegate from New York to the Philadelphia Convention unless he could be relied upon to do as he was told by the State boss.

It is for this reason—for the reason that the bosses can thus command votes in the National Convention—that Mr. McKinley has been so subservient to the Senators who are in control of the

political machinery in the great States of New York, Pennsylvania, and Ohio. New York has 72 votes in the National Convention; Pennsylvania, 64; and Ohio, 46; and from the first Mr. McKinley realised that, if he had with him the bosses controlling these votes, his renomination was assured. His subserviency to the bosses was most marked in the distribution of offices. When there is a change in the political complexion of an Administration there are thousands of appointments to be made. The rank and file of the various Government offices at Washington are no longer subject to removal. But ambassadors and consuls are changed; so are postmasters and collectors of customs and internal revenue all over the country; and there are many changes in the heads of divisions in the various State Departments. These appointments are made by the President. As soon as Mr. McKinley went to Washington he adopted the rule that no candidate could receive an appointment unless he had the endorsement of the Senator from his State. This threw all the patronage into the hands of the Senators. In the larger States there is much Federal patronage—many offices within the State to which appointment is made from Washington; and, moreover, Federal appointments at Washington and abroad are distributed among the States in accordance with their representation. Appointments in the gift of the President were also more numerous in the period from 1897 to 1900 than in any previous period, by reason of the war in Cuba and in the Philippines, and in consequence of American rule having been established in these new insular possessions.

As a result of the President's action with regard to patronage, all the Republican Senators had many more offices to dispose of than heretofore had fallen to their lot. Those Senators who were bosses were enabled thereby to strengthen their hold on the party machinery in their States. They were in control of two sets of patronage, State patronage and Federal patronage, and were, therefore, in a better position than ever to reward men who were willing to do their bidding, and to punish those who had opposed them. By thus turning over without question all patronage to them, Mr. McKinley conciliated the bosses. He made himself sure of their support in the National Convention, and he added to their power, already great, of electing delegates from their States to the Convention.

The President's success in this direction and its effect on the National Convention was so obvious, and its result so well foreseen, that even before the Convention assembled the "Yale Review," one of the foremost of the American quarterlies for the discussion of political and economic questions, affirmed that the National Convention "was sinking into a machine which registers decisions

made elsewhere," and that the crucial question for the American Democracy might soon be "whether it can throw off this yoke as it did that of the Congressional caucus of seventy-five years ago."

Already there is much discussion as to whether the yoke of the two dominant parties and of boss-controlled Conventions can be thrown off. A practical interest was given to this question by the great number of voters, not closely held by tradition or interest to party lines, who in 1900 found themselves unable to support either Mr. McKinley or Mr. Bryan, who were dissatisfied and disappointed with the President, and who feared and distrusted Mr. Bryan and the extremists who are his closest political associates. In this article I am not concerned with this discussion. I take note of it only as an indication of political unrest and of the growing desire for government on a higher plane. My aim has been to depict American political institutions in their form and working at the end of the nineteenth century. What I have written will, I think, make it evident that recent movement in American political life is tending strongly in the direction of the control of Congress and the Legislatures by capital.

The modern boss is the incarnation of this control. He is the middleman between the many interests which want favours and protection and the Legislatures, and is the outcome of modern commercial and industrial developments.* Were there no interests in need of positive or negative favours from the Legislatures the modern American boss could not have come into existence. He

* Since this article was written this commercialism in American politics, Federal and State, has been described by two men prominent in American public life. Mr. R. A. Olney, who was Secretary of State in Mr. Cleveland's 1893-97 Administration, and who will be remembered in England as the author of the disturbing Venezuela message of 1896, has described it in national politics. Writing of the effect which Mr. McKinley's re-election will have, he says: "It will mean that the American people sanction a syndicated Presidency—a Presidency got for the Republican party by the money of a combination of capitalists intent upon securing national legislation in aid of their particular interests." (*New York Times*, September 8th, 1900.) These influences in State politics, particularly in the State of New York, were described by Mr. Bird Coler, who is Comptroller of the City of New York. "This condition in the business world," he wrote in the *New York Independent* of August 11th, "has brought commercialism in politics to a high state of development. The ordinary lobbyist of other days lingers useless and unemployed on the stage of public affairs. To-day the business between corporations and corrupt politicians is transacted directly by the men who have legislation to sell and those who have the money or stock with which to buy. If the ownership of every share or stock of the corporations of any great State of the Union could be exposed, there would follow a political revolution in that State. This business of trading political favours and government aid for individual wealth is bad for State or city, bad for individual citizenship, and unless it is checked it is going to lead speedily to disastrous results to all concerned."

would have no funds at his command, and could control neither Conventions nor Legislatures. Many things in present-day life are in his favour and contribute to his power. The political system, with the number and frequency of elections, combined with the working of the machinery of the political parties, makes great demands on the electors. It demands more from electors than the English political system does, while at the same time the individual voter is conscious that he can exercise almost no influence through any political activity on his part.

Americans are consequently more indifferent to politics than Englishmen usually are. They turn out to vote in Presidential election years as fully as Englishmen do at general elections. But in the vital preliminaries to a Presidential election they take little interest. They leave these to the professional politicians, to the office holders and the office seekers, to the men who in one way and another live out of politics. As the outcome of this indifference the boss is enabled to become dominant. Recent industrial and commercial developments—the organisation and growing power of modern aggregations of capital which has marked the last decade—also aid the boss, and he is likely to be further aided by the policy of expansion on which the United States has now embarked. Outlying colonial possessions necessarily mean more offices, a larger army and a larger navy, more contracts for warships and army and navy supplies, as well as concessions to interests aiming at the exploitation of the new possessions. The boss is to-day the avenue to these offices, concessions, and contracts, and, with these to distribute, his power necessarily increases. He is the most obvious danger to American success in colonial government. Self-respecting and independent men who can earn a livelihood outside politics are not disposed to be indebted to the bosses for offices either at home or in the new possessions. Boss distribution of offices also carries with it insecurity of tenure, and must generally tell against a colonial civil service of the kind which alone can make colonial rule a success. This has already been illustrated in Cuba, where boss-appointed American politicians possessed themselves of the Post Office and disgraced the first year of United States rule by plundering the Cuban treasury.

Outwardly there is little in American life to suggest the absence of political ideals, and very much to suggest general material prosperity. As the century closes the United States is taking rank with European nations which are great exporters of manufactured goods, and is coming increasingly into competition with Great Britain and Germany. In some departments of industry, notably in all branches of the steel trade, it would seem that the United States must soon be supreme. The possession of untold quantities

of coal and ore, magnificent transport facilities, the alertness and resourcefulness of the men engaged in these industries, and the magnitude of their enterprises, are all likely soon to tell in favour of the United States in the contest for industrial supremacy.

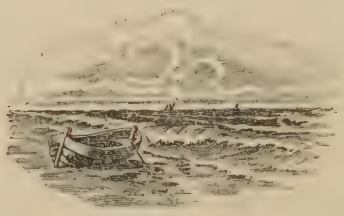
Even in the period now only recently at an end, when the United States exported only agricultural produce, and manufacturers did not look beyond the home population for a market, the industrial progress of the United States stands out as one of the phenomena of the world's history of the last half of the nineteenth century. Most of its railway building is of this period. All its great cities have grown up in these fifty years; and in them also the far-reaching stretch of country—half a continent—west of the Mississippi River, now forming nearly a score of States, has been peopled and developed. Economic and industrial opportunities in this half century have been fuller than in any other country, and nowhere have the opportunities for labouring people been so ample and required so little seeking.

In this period a distinctly American type of civilisation has been developed, of which one of the many pleasant characteristics is the place accorded to women and children. In no country is the position of women economically and socially better than it is here. In all grades of society they are accorded a consideration which should make them the envy of women of the old-world countries. Politically, except in two or three of the thinly-peopled Western States, their position is not as good as that of women in England. They are still much in the background in political life, and must remain so while American politics retain their present characteristics.

This is also pre-eminently the children's country. They are its privileged citizens. The half-time system has never obtained foothold in industrial America. The history of its textile trades is marked by no such squalid period as that which marred the history of the early decades of our Lancashire cotton trade, by no period of reckless commercialism of which children were the victims until the Legislature intervened for their protection. In all the more progressive States there are laws against the employment of children; and even in the States where political advancement has been slow, and where there are no laws of this kind, social usage and public opinion tend to check any disposition to hurry children prematurely into industrial life. Educational opportunities for all classes are here also more abundant than in England; and the schools arouse local pride to a degree which is surprising in view of the absence of interest in municipal government and of pride in municipal achievement which marks American cities.

These are some of the characteristics of the American type of civilisation. Individually also there has been developed an American type, characterised chiefly by buoyancy and optimism. Climate, the physical conditions of the country, and even its vastness, have had much to do with the development of this characteristic optimism; but the commercial and industrial opportunities which America has so bountifully offered to its people have had still more to do with it. America, in short, is a pleasant country to live in; so pleasant that occasionally, notwithstanding my love for English ideals of public life, ideals which may perhaps have been heightened by distance and absence from home, I have found myself asking whether bad politics after all really make much difference to the every-day life of a people. Emphatically they do. But bad politics here, except when they have resulted in war, seem not to have involved any other hardship than additional taxation, spread over a vast population, and in more recent years a little more toll to this or that interest which has turned corrupt politics to commercial account. These burdens have been easily carried by the American people, because they were prosperous and have preferred to carry them rather than to concern themselves overmuch with politics.

Farmington, Connecticut, 1900.



The Utilisation of Waste Lands.

BY A. E. FLETCHER.

AS the means of life—food, clothing, and shelter—can only come out of the earth, the first care of all wise government should be to make every possible provision for the efficient cultivation of the land. This can hardly be said to have been the aim of British Governments, whether Whig or Tory. Their object has been not so much to foster the productiveness of our own country as to steal other people's. This is called Imperial expansion, though, if things always went by their right names, it would, I think, be called robbery with violence. This policy, however, has been justified by statesmen of various political creeds on the ground that the United Kingdom is over-populated, and that if the forty millions of people inhabiting these islands are to continue to live and multiply we must largely depend upon other countries for our food supplies and for taking in exchange our manufactured products. It is not my object in this paper to expose all the fallacies on which the policy of Imperial expansion is based. That has already been done by no less an authority than Adam Smith, who long ago pointed out that

> To found a great empire for the sole purpose of raising up a people of customers may at first sight appear a project fit only for a nation of shopkeepers. It is, however, a project altogether unfit for a nation of shopkeepers, but extremely fit for a nation whose Government is influenced by shopkeepers. Such statesmen, and such statesmen only, are capable of fancying that they will find some advantage in employing the blood and treasure of their fellow-citizens to found and maintain such an empire.

The upholders of this policy of Imperial expansion have a perfect right to ask those who, like myself, are strongly opposed to it, "What is your alternative policy?" In the following pages I shall attempt to show that an alternative policy to Imperialism is both possible and well within the bounds of practical politics.

While we have been expanding the empire abroad we have been contracting it at home. The population of Ireland has been diminished by nearly 50 per cent. during the Queen's reign, and many of the rural districts of England, Scotland, and Wales have either remained stationary as regards population or have suffered greatly from the migration of the younger labourers to the towns.

As I have elsewhere pointed out, there is no sadder feature of our national life during the last half century than the continual decrease in the number of agricultural labourers. If an honest peasantry is a country's pride, as it certainly ought to be, it is no credit either to our political institutions or to our industrial system that the tiller of the soil has been treated as an inferior being to whom no inducement has been offered to bring up his children to his own calling. Says Ruskin :—

> Hand labour on the earth, the work of the husbandman and the shepherd; to dress the earth and to keep the flocks of it—the first task of man and the final one—the education always of lawgivers, kings, and teachers; the education of Herod, of Moses, and of David; of all the true strength of Rome; of all its tenderness; the pride of Cincinnatus and the inspiration of Virgil.

Yet the flunkeyism of our upper and middle classes has made the agricultural labourer the butt of their scorn. He is contemptuously spoken of as a yokel, a clodhopper, and a chawbacon, and his noble industry is described as unskilled. As a matter of fact, the all-round agricultural labourer is one of the most skilled of all workmen, as the late Professor Thorold Rogers pointed out. It takes a longer time to train an efficient husbandman than to qualify a man for any of the so-called learned professions. If anybody is ignorant enough to imagine that agricultural labour is unskilled, let him try his hand at striking a furrow with a plough across a twenty-acre field, or breaking in a young colt, taming a bull, rearing flocks and herds, hedging, ditching, or building corn ricks, to say nothing of the thousand and one details incident to the changing seasons during a year's work on a farm. In some districts, it is true, something like a revolution in agricultural processes is taking place, notably in South Lincolnshire and East Anglia, where the old methods of cereal cultivation have been abandoned for fruit, flowers, and vegetable culture. But farming in rural England generally is now being left chiefly to very old men and boys, and these lads as soon as they are old enough will in their turn find their way to the already overcrowded cities, to help to keep down wages there and to become fathers of a stunted and emaciated race.

Our young agricultural labourers, however, would be only too glad to remain upon the soil if any inducement were offered them to become cultivators on their own account. There is nothing more difficult at present than for a good all-round agricultural labourer to get a lease of a small holding. The demand for small farms far exceeds the supply, and there is great need of the extension of the powers of the Small Holdings Act. Some of the evidence given before the Select Committee on Small Holdings which sat in 1889–90 showed how profitable an industry farming

on a small scale, and under what is called intense cultivation, may be made. One witness from South Lincolnshire submitted a very carefully prepared balance sheet giving his returns for seven acres over a series of years. In his worst year—a year of bad harvests throughout the country—he made a profit of £7 after reckoning all expenses, including his own wages at the rate paid in his district, and in one prosperous year his profits amounted to over £50. Yet he was paying an abnormally high rent for his land. The fact is, the demand for small holdings of fertile land is so great that they are not to be had except at an exorbitant rental. Prince Krapotkin has told us how a skilled agriculturist can, with the help of a glass-house, get a comfortable living on three-quarters of an acre of good land. The most far-seeing economist of our age, namely, Ruskin, has warned us that an empire run by gamblers and usurers cannot last, and that England must perish unless agriculture and pastoral husbandry are to be the chief schools of Englishmen.

> And this most royal academy of all academies you have to open over all the land, purifying your heaths and hills, and waters, and keeping them full of every kind of lovely natural organism, in tree, herb, and living creature. All land that is waste and ugly you must redeem into ordered fruitfulness; all ruin, desolateness, imperfection of hut and habitation you must do away with; and throughout every village and city of your English dominion there must not be a hand that cannot find a helper, nor a heart that cannot find a comforter. "How impossible!" I know you are thinking. Ah! so far from impossible it is easy, it is natural, it is necessary, and I declare to you that, sooner or later, it *must be done*, at our peril. And if this is not done, if the landlords or the Government of England refuse to do this, and hesitate and equivocate, clutching through the confused catastrophe of all things only at what they can still keep stealthily for themselves—their doom is nearer than even their adversaries hope, and it will be deeper than ever their despisers dream.

I need not point out how enormously the wealth of the country would be increased if the lands now imperfectly cultivated were farmed on the new methods which have already been adopted in some districts. I know, for instance, of one farm in Lincolnshire which twenty years ago was farmed very well on the system pretty generally followed at the end of the last century. That was a system well suited to that period, for we must not forget that English farming in the eighteenth century was the best that the world up to that time had known. As Thorold Rogers said, "The landlords of the eighteenth century made the English farmer the best agriculturist in the world, the landlords of the nineteenth beggared him." On this particular farm to which I have referred the tenant was beggared by high rents and by restrictions as to the crops he should grow. He employed about a dozen labourers. The old restrictions, needful enough at an earlier period of agricultural development, were withdrawn when the present tenant took possession, with the result that he employs ten times the amount

of labour that his predecessor employed, and is, I believe, doing exceedingly well for himself. But he does not grow wheat, which can be grown cheaper abroad; he grows fruit, vegetables, and flowers.

It is my object in this paper, however, to plead for the utilisation of waste lands rather than for the better farming of lands already in cultivation. It has been necessary for me to point out that agriculture on the new methods is a profitable undertaking in order to meet at the outset one of the gravest objections invariably advanced when any scheme for the utilisation of waste lands is proposed—the objection, namely, that agriculture does not pay, even on fertile lands, and that to attempt to fertilise derelict lands would be financially disastrous. Agriculture on right methods is, as a matter of fact, one of the most profitable of all industries, even when conducted on a large scale, and when, consequently, the cultivator must run the risks of fluctuations in prices. In the case of the small holder, however, who consumes nearly all that he grows, fluctuation in price is of little consequence, for what does it matter to the man who grows, say, even wheat to be consumed by his own family whether the price is 20s. or 40s. a quarter?

It is estimated by Prof. Schlich and other authorities that the area of waste lands in the United Kingdom is no less than twenty-six million acres—that is to say, five-eighths of an acre per head of the whole population. A large amount of this, of course, consists of barren rock and mountain land at an elevation where no profitable cultivation could be carried on. But the eminent authority just quoted estimates that at least one-half, or twelve-and-a-half million acres, could be profitably utilised by afforestment. The Governments of almost every country in Europe excepting our own have of late years been paying great attention to the cultivation of trees. In Germany some four millions of the population are dependent upon the forest industry. The province of Landes fifty years ago was for the most part a howling wilderness. Afforestment has converted it into one of the most fertile regions of France. Austria-Hungary has spent considerable sums in the afforestment of large areas on the slopes of the Austrian Alps. Denmark has discovered how to arrest the shifting of her sands on the northern coast by first binding them with a grass which strikes its root many feet down, and afterwards planting them with young firs. When I was recently over in Denmark I saw large areas of what once was white sand, driven before the blast of every storm, covered with young fir trees which in years to come will be noble forests. The great increase in the wealth of Norway and Sweden of late years has been largely due to the

increased attention they have paid to their vast stores of growing timber. Even in Spain public interest has been roused to the importance of restoring the ancient forests of the Iberian peninsula and preventing the destruction of those that still remain. The reckless denudation of her once glorious forests was one of the causes of the decline of Spain. But she is now storing up wealth for the future by scientific afforestment, and the forest schools of Spain have been declared to be the best in Europe by no less an authority than Dr. John Crumbie Brown, the author of the standard English work on Arboriculture. Apparently inexhaustible as seem the forest resources of America, yet the United States Government have taken alarm at the frequent destruction of timber by forest fires in various States, and have adopted means to prevent the practice of clearing lands by burning the trees. In the State of Nebraska, which at the time it was incorporated in the Union was almost destitute of woodlands, strong inducements to plant trees have been held out by the Government, and Nebraska has now a yearly festival known as Arbor Day, when everybody plants a tree.

Great Britain is the one country in the world where the forest industry has been shamefully neglected. The substitution of what Mr. Ruskin has contemptuously called "kettles" for "the wooden walls of old England" has had a disastrous effect on one of the most profitable and picturesque of time-honoured industries. It is true that in 1887 an Act was passed to prevent the further destruction of the New Forest, but, owing to the want of scientific knowledge on the part of those who framed and passed the Act, the object of it has been entirely defeated. Mr. Lascelles, the Deputy-Surveyor of the Forest, stated a few years ago—and I believe his remark still holds good—that forty thousand acres of waste land were lying idle and worthless in the New Forest. He said :—

> A student of forestry will see several fine plantations of oak, which are not only ripe and mature, but which are going back rapidly, and he will wonder why the crop is not realised and the ground replanted, till he is referred to Clause 6 of the same Act, by which he will see that the ground may not be cleared of the crop. Last, and worst of all, he will see some 4,500 acres of the most beautiful old woods in the country, most of which are dying back and steadily going to rack and ruin. But here again absolutely nothing can be done. . . . It is sad to see them dying out when all that is required to preserve them for future generations is to imitate the wisdom of those who made them at first, and by simply protecting, by enclosing them, and removing dead trees, leave it to nature to perpetuate them. . . . Those who framed the New Forest Act of 1877 desired to conserve these old woods, but their zeal seems to have carried them so far as to defeat the object they had in view; and I cannot but think that had forestry been a science commonly taught in the past, as I trust it may in the future, no such clause could ever have found a place in an Act of Parliament dealing with woodlands.

Parliament again was aroused to the importance of dealing with the afforestment question in 1886, when a Select Committee of the House of Commons was appointed "to consider whether by the establishment of a Forest School or otherwise our woodlands could be rendered more remunerative." The Committee consisted of the following members: Mr. C. Acland, Mr. Biddulph, Mr. Craig Sellar, Viscount Ebrington, Mr. Evelyn, Dr. Farquharson, Mr. Munro Ferguson, Mr. Fuller Maitland, Mr. Gilhooly, Mr. Egerton Hubbard, Colonel King-Harman, Sir Edmond Lechmere, Sir John Lubbock, Colonel Nolan, Mr. Rankin, Mr. Mark Stewart, and Sir Richard Temple. The Committee examined a number of experts, and unanimously reported that—

> Large tracts of land in the United Kingdom, especially in Scotland and Ireland, might be planted with advantage. The forests in India and the Colonies must also be taken into consideration, and, on the whole, the forest area of the British Empire is greater than that belonging to any other country. Your Committee are satisfied that, so far as Great Britain and Ireland are concerned, the management of our woodlands might be materially improved. Moreover, the present depressed values render economical and skilful management even more important than if the range of prices were higher, though it is probable that, with the waste of forests elsewhere, a brighter future is in store for home forestry, and that some considerable portion of the timber now imported, to the value of £16,000,000 (yearly), might, under more skilful management, be raised at home. Nearly every other civilised State possesses one or more forest schools. In this country, on the contrary, no organised system of forestry instruction is in existence excepting in connection with the India Service. . . . Apart from the question of actual profit derived from tree planting, its importance as an accessory to agriculture is shown by the effects which woods have in affording shelter and improving the climate; and your Committee are of opinion that, whilst on public and national grounds timber cultivation on a more scientific system should be encouraged, landowners might make their woods more remunerative were greater attention paid to the selection of trees suitable to different soils and to more skilful management after the trees are planted. Your Committee have had evidence that, apart from any immediate pecuniary benefits, there would be considerable social and economical advantages in an extensive system of planting in many parts of the kingdom, especially on the west side of Ireland and in the Highlands of Scotland. This subject is one of great importance and one worthy of early consideration.

The report shared the fate of most reports of Select Committees and Royal Commissions. It was "ordered by the House of Commons to be printed" on August 3, 1887, and there was the end of it. Nothing has been done to carry out the recommendation of the Committee, and the nation was put to the expense of the inquiry only to have the question shelved. Yet since the date when the Committee's Report was ordered to be printed we have squandered many more millions in useless wars on the Indian frontier and in Africa than would have been enough to buy up the whole of the waste lands in the United Kingdom, and to

afforest on the most approved method the twelve million acres which, in the opinion of experts, might be profitably utilised for this purpose. It is impossible to estimate the enormous increase to the wealth of the country which the adoption of this scheme would ensure. Of course, afforestment on a large scale can only be undertaken by the State, for the simple reason that the first crop could not be realised for five-and-twenty years, and, in fact, the longer the harvesting of the crop was delayed the more valuable it would become. But twenty-five or even fifty years is but as one day in the life of a nation. There are, however, some enlightened landowners with great estates who have experimented in afforestment on a scale sufficiently large to encourage the belief that the nation would be justified in planting millions of acres. It is not only the actual value of the timber grown that we must take into account in estimating the value of afforestment. By means of judicious tree planting unproductive land can be made highly productive. The autumnal dropping of the leaves creates a valuable top soil by the time the trees come to be felled. Our word field means *felled*—that is, a space cleared by the felling of trees. Vast areas of the "dreary, dreary, moorland" of Scotland, of Yorkshire, of Connemara, and other counties, now letting for a few pence per acre, would, if afforested, be worth as many shillings per acre in the course of years. Mr. John Macgregor, the head forester to the Duke of Athol, in his evidence taken by the Select Committee on Forestry, gave some extremely interesting particulars of the treatment of the 3,000 acres which he had planted for the Duke. Since the plantations have grown up they have become very valuable as wintering for sheep. "Some of our sheep farmers," he said, "have to send their sheep a hundred miles away to winter, whereas if there were more woods in the valleys they would not require to send so many away that distance."

An area of 366 imperial acres of larch planted in 1817 was valued at the time of the inquiry (1875–6) at £45. 5s. per acre. That was the average over the whole of this piece of mountain land. The acres on the lower part of the plantation were worth nearly £100, while on the top of the hill, an altitude of a thousand feet, the value was not more than £20. Before the planting, however, the pasturage was let for only £5. At the time of the inquiry it was letting for £15—an increase of 200 per cent. The whole of Mr. Macgregor's evidence was extremely interesting, as may be judged from the following extract containing his replies to questions put by Colonel Nolan:—

Do you think moorland at sixpence an acre might be very profitably planted with trees?—No doubt.

What would be the cost per acre of planting the cheapest place on a large scale?—About £2 an acre.

Does that include fencing?—Yes.

Fencing and all?—Yes, if the plantation were of a large area, because large areas can be enclosed cheaper than small ones.

If you have a mountainous district of, say, half a million acres, and there is very little planting in it, do you think it would improve the country generally to plant a portion of that with trees?—Certainly.

Do you think it would be worth the while of the Government to undertake it; not the whole of it, but some thousands of acres?—Do you mean the Government or the proprietors?

The Government?—Well, I do not know. It would be worth somebody's while, at all events.

If the proprietors will not or cannot do it, do you think it would be of national advantage if the Government took it up?—Yes.

Are not there some districts in Scotland where the enterprising proprietors plant a good deal, and other districts with equal advantages where other proprietors do not plant at all?—That is the case.

In those districts where the proprietors do not plant do you think some advantage would be gained if the Government were to take up their work and plant—of course, keeping the increase of the trees to themselves? Do you think that might be done with advantage?—I dare say it might.

You have not thought on that subject?—It introduces rather a complicated question; how would the proprietors be compensated?

Suppose they were paid for the land they give up and were willing to give it up?—It would be far better to have the land planted than left as it is, at all events.

And it would shelter the other land?—Yes.

And would generally improve and beautify the country?—Yes.

Would it not introduce new industries into the country?—Very possibly.

In those districts where the proprietors do not plant, do you think it would be advantageous for the Government to step in and plant trees?—Certainly.

Mr. Andrew Gilchrist, head woodman to Lord Powerscourt, gave important testimony to the value of woods as contributing to agricultural improvement. He had known the rental of a farm increased in a few years by 25 per cent. by woodlands planted simply for shelter. Thousands of animals now die in winter in various parts of the United Kingdom for want of the shelter which afforestment would afford.

I wish to draw a distinction between deer forests and timber forests. It is a great misfortune that numbers of the crofter population of Scotland have been dispossessed of their small holdings by great landlords who have converted their lands into deer parks and game preserves. Such a transformation may bring in increased rents and provide what is called sport for the idle and luxurious classes, but it cannot add to the wealth of the country. Game of almost all kinds are the great enemies of the forester. Hares and rabbits nibble the bark from the young trees, and larger game break them down.

Mr. Gilchrist was strongly of opinion that the State should undertake afforestment on a large scale in Ireland, and believed that the venture would be very profitable in the course of a few years. He gave instances of land on the Powerscourt estate which before it was planted was worth only ten shillings an acre, but after twenty-five years the growth of larch produced a crop worth £25 an acre. The crop of alder on another plantation, originally worth only ten shillings an acre, yielded after fifty years' growth a crop worth £55 an acre. I could multiply the testimony of experts as to the economic soundness of a national scheme of afforestment, but my space is limited. Before, however, I pass on to answer some of the objections that have been raised against the proposal, I must give the following extract from Father Flannery's evidence before the Committee, showing that by judicious planting the wildernesses and the solitary places of Ireland might be made glad, and the deserts to rejoice and blossom as the rose. The extract is taken from the report of his examination by Colonel Nolan :—

Do you think that a great benefit would be conferred upon the county (Connemara) in that way if there were masses of timber planted along some of the mountain sides?—It would be a very great benefit, and the land remaining would be drained ; so that the land, even though not planted, would be rendered doubly valuable by planting the portion that would be selected for planting.

In addition to that benefit, the people want a good deal of timber, do they not, for wood for their boats?—They have a great many boats. The people live to a great extent by fishing ; in fact, they carry on every branch of fishing almost there, except that they have not developed the deep-sea fisheries, which we hope will shortly be developed. There is a very large lobster fishing carried on there.

That requires a smaller class of wood, osiers or willows?—Yes.

Have the people a very long way to go to get the osiers to make the lobster pots?—They have to go from sixty to seventy miles.

Is it your opinion that if the wood were on the spot it would tend to develop the fisheries?—It would ; in fact, it is difficult to find it in the woods even sixty or seventy miles away, the demand for it having been so great.

In addition to that, Connemara is a very great tourist country, is it not?—Yes.

But there is a notable deficiency of wood?—There is a very great deficiency.

And it would be a great addition to the beauty of the place if they planted trees upon the mountains?—I think it would be the prettiest place in the United Kingdom if it only were planted.

Have you ever considered the advantages that would accrue to the people in the way of employment if there were sufficient wood for the factories?—I have been giving my attention to that, and I find there is a factory at Tuam at present working.

Tuam is not in Connemara?—It is not.

But you know it well?—I know it well ; it gives a great deal of employment, and if we had this timber planted in Connemara that class of trade would also be carried on in Connemara.

The wood, I believe, obtained for this factory at Tuam is obtained exclusively, is it not, from timber round gentlemen's houses?—It is, exclusively.

There being practically only one gentleman who used to live in Connemara in olden times, Mr. Martin, of Ballymahinch, there is now no longer any adequate supply?—There is not.

With regard to planting, do you think there would be any difficulty in obtaining 30,000 or 40,000 acres of land there?—I think there would be no difficulty about it.

Do you think that the landowners would be willing to sell it to the Government?—Certainly they would. In fact, I think the land most suitable for planting could be obtained for sixpence an acre per year.

That is to say, ten shillings an acre taking it outright?—Yes.

But you know that there is a large amount let at that rate, at sixpence an acre?—Yes, there is already at this moment, convenient to the parish that I am in, a large quantity of land which could be obtained for sixpence an acre.

Most of the land around the hill side is suitable for planting, is it not?—Most of that land is suitable for planting, except the peat.

And there would be not much difficulty in draining upon those hillsides?—There would be very little difficulty about it. There is a natural fall, and you would only want a few surface drains to let the water out here and there.

You are able to give very good evidence as to the feeling of the tenantry and the people; would they in any way object to this planting, or would they encourage it?—They would be very pleased to see it, as they have now to go sixty or seventy miles for the wood for their boats, and the cattle on the mountains would be sheltered at the same time.

So that all classes in Connemara would be well pleased if they could see the Government or any large body undertake the planting of the district?—They would be very much pleased. The whole aspect of Connemara would be changed if certain portions, such as may be now contemplated by this Committee, were planted.

Now, land which is fetching only sixpence an acre rent would not be worth more than five or six shillings an acre to buy outright. Colonel Nolan, it will be seen from the foregoing extract, estimated the capital value of the Connemara moorlands at ten shillings an acre, and Father Flannery expressed the opinion that the landlords would be willing to sell it to the Government at that price. I should say they would, because it is really more than it is worth. But supposing we take ten shillings an acre as the average capital value of all the waste lands of the United Kingdom which are fit for planting, that is to say, according to the estimate of Prof. Schlich, twelve million acres in round numbers. For six millions sterling the Government could buy up the whole of these lands, which would be a far more valuable possession for them than the West Indies and other of our Colonial possessions which have never yet paid their way and are never likely to. The cost of planting would vary, of course, with the nature of the soil and its distance from railway, highway, and water communication. But supposing we take it at £2 an acre, which is the estimate for

Ireland of so experienced an expert as Mr. Gilchrist, and add another £1 an acre to meet the higher price of labour in England and Scotland. The planting of the whole twelve million acres would cost £36,000,000. Add to this the capital value of £6,000,000 and we get a total of £42,000,000. That sum could be raised by the Government at a few hours' notice, and thus our first experiment in land nationalisation might be made. It would be the most magnificent investment that the State could possibly make, as it would find employment for hundreds of thousands of men in a healthful and delightful occupation, and would create a number of new industries (wood-pulping for paper making, &c.). But if it is too much to expect that the Government, which, as Carlyle said, is willing enough to throw away hundreds of millions on the off-chance of killing Russians or Frenchmen, would vote forty-two millions for keeping Englishmen alive, they might possibly be induced to begin the afforestment scheme on a humbler scale. They might start, say, with a million acres in Connemara, and thus help to restore to Ireland some of her lost fertility, and of the lost four millions of her population.

If the Government cannot be convinced of the practicability of the scheme for Connemara there are plenty of other wide expanses of undulating lands in Ireland where the experiment might be tried. Mr. James Price, for many years chief engineer of two of the largest Irish railways, has put it on record that vast tracts of land north of Clew Bay, in County Mayo, are admirably suited for forests. Land there valued at ninepence per statute acre might be easily enclosed, he says, as it requires little drainage, and the timber could be easily transported to ships in the adjoining road-stead. Larch, sycamore, and alder would grow well on those rough lands. For all general purposes, and especially railway sleepers, Mr. Price says:—

> No timber from any country surpasses larch. This timber, if grown in poor rocky ground, is most durable. I have seen larch sleepers in a railway for twenty-two years taken out sound; it is tough, holds nails or spikes, and from careful experiments its resistance under a sudden cross strain is greater than that of any other timber; it is also the best for boatbuilding, and it reclaims land, by its yearly shedding of fronds, better than any other tree. Worthless mountain land, after thirty years of larch planting, has been raised from a value of one shilling an acre to eight shillings an acre, from the skin of grass left after the trees were cut down. I myself planted near a railway eight acres of land, worth about fourpence an acre, with larch trees, at a cost of £4. 2s. 6d. an acre; this was twenty-eight years ago; in twelve years more those trees will be worth £2,000 for railway purposes, sleepers and fencing. Alder grows in low and swampy land, of which we have a great abundance in Ireland. . . . The low lands now flooded contain 17,000 acres. The margins of the lakes measure about 200 miles, all suitable for the growth of alder, which is a rapid grower, and very useful; all, even the small branches, sell for charcoal-spools, &c. Birch is also a very useful timber and grows naturally in

the red bog. Perhaps it is not out of place to include the growth of osiers and other basket-making fallows in forestry, as enormous tracts of Ireland are eminently suited for osier beds; the great flat clay lands along the margins of the lakes and flooded rivers might be so utilised, and would at once establish an industry in basket-making and be most profitable.

Viscount Powerscourt, one of the most successful planters of woodlands, cleared between £600 and £700 net profit out of his plantations the year before the sitting of the Committee, although timber then was at a very low price, owing largely to the wholesale felling of trees by visitations of the winds. His Lordship told the Committee that he believed that the plantation of waste lands in Ireland by the Government on a large scale would be a profitable undertaking after the expiration of from twenty to thirty years. He also pointed out that the working up of the timber would probably create new industries, and, therefore, give increased employment to the peasantry. Another effect of the scheme, in his opinion, would be the great improvement in the dwellings of the Irish poor, because, with timber grown locally at a cheap rate for rafters and beams, wood cottages would in many instances take the place of mud huts. "When you have a mass of timber in a country," he said, "you will have a carpentry trade springing up there."

Here I may remark that, with cheap wood at hand, various cottage industries connected with wood carving would doubtless spring up, as they have done in Norway and Sweden, especially if the Slöyd system of handiwork, as taught to the Swedish and Norwegian school children, were generally taught in the Irish elementary schools. When I was in Stockholm, at the Exhibition of Scandinavian Art and Industries held there in 1898, I was greatly struck with the wonderful variety and excellence of the products of home handicrafts in wood exhibited in the Slöyd department. Many poor gentlewomen, as well as peasant women, in Norway and Sweden make their living by wood carving and Slöyd work. Wholesale dealers in the great variety of articles thus manufactured send travellers throughout the country to periodically collect the goods, and in some districts central depôts are established where the cottagers can take the various articles they make and receive payment for them according to the market rate.

That Ireland is well adapted for afforestment on a large scale is evident from the fact that at one time in its history it was a thickly-wooded country. The remains of gigantic oaks, as well as of the holly and yew, are still found in the Irish bogs. The destruction of its forests has no doubt been one of the chief causes of Ireland's impoverishment. What I have said in regard to

Ireland applies also to vast tracts of land in England, Scotland, and Wales. A predecessor of the Earl of Leicester at Holkham planted in the last century, on the Norfolk coast, a large tract of land with evergreen oaks. What was formerly barren land is now a beautiful undulation covered with these noble trees. They are from ten to fifteen feet in girth round the stem, and for a century have resisted the fury of the gales from the North Sea. One reason, however, why great English landlords will not plant extensively their waste lands is that succession duty is levied on growing timber. This is only another reason why the State should buy up the waste land at prairie value.

Great as would be the advantages of afforestment in Ireland it would perhaps be still greater in Scotland. Of the 12,500,000 acres of mountain and heath land used for grazing in the United Kingdom the agricultural returns show that 9,500,000 are in Scotland. Moreover, of an additional 9,000,000 acres of waste land and inland waters fully one half are in Scotland. M. Boppe, one of the inspectors of the French State Forests, and Director of the French Forest School, after a visit to Scotland in 1881, accompanied by M. Bartet, another French authority on arboriculture, expressed his surprise that of this vast area of uncultivated lands in Scotland only 734,490 acres are planted with timber. M. Boppe was struck, not only with the small area of woodlands in Scotland, but with the want of scientific method in the management of these plantations. He is almost pathetic in his lament for the decay of forests in this land of the mountain and the flood. Not far from a mansion near the foot of Cairngorm he saw the remains of a noble forest which twenty years before had been cut down and converted into railway sleepers.

> The sight of the huge stumps, blackened by time, with their gnarled roots twisting themselves over the ground, gave us the idea of some vast charnel-house. This scene of utter ruin was indeed a sad spectacle, though the present proprietor is doing his best to again cover his estate with timber; with a better system he might have been spared both time and expense.

Fifteen years after M. Boppe's visit, that is to say in 1896, Dr. Adam Schwappach, Professor of Forestry at Eberswalde, in Prussia, made a tour of Scotland on the invitation of the Royal Scottish Arboricultural Society, and reported that in some important respects the culture of timber in Scotland was entirely opposed to what would be considered good practice in Germany, where 4,000,000 of the people live upon the forest industry. M. Boppe was the more astonished at the neglect of forests in Scotland because he said the Scottish soil and climate are especially favourable to the growth of trees. He found growing along the roadside as well as in the woodland magnificent speci-

mens of oak, sycamore, elm, ash, beech, and lime, which, by their vigorous growth and rich colouring of foliage, clearly indicated the favourable conditions of soil and climate under which they grew, while the specimens of Scotch fir and larch which he obtained from the Dunkeld woods he described as truly marvellous. Therefore, he said, it is a matter of deepest regret that forest management in Scotland has not been put on a sound economic basis. It would, however, he adds, not be fair to hold the Scottish foresters responsible for the present regrettable state of affairs, for, though they have for the most part admitted the inefficiency of the present system, they are powerless to effect any improvement so long as the landowners and general public have not learnt to appreciate the manifold advantages to be derived from a regular and methodical management. "They have struggled against many adverse interests and hindrances, such as grazing and shooting interests, questions of routine, pecuniary exigencies, and the fancies of sportsmen from all parts of the world." The interests of the community thus have to give way to the amusements of sportsmen.

It has been clearly established that, though the United Kingdom is capable of producing some of the finest timber in the world, yet, owing to the absence of application of scientific principles to its culture, the very small amount we now produce is for the most part of an inferior quality—so inferior, in fact, that most Government contracts for works of construction contain a clause stipulating that no home-grown timber is to be used. Moreover, we at present only produce timber at irregular intervals and in fluctuating quantities. If a large quantity were grown of the right quality a regular market would soon be found for it. As Dr. Schlich says, we are justified in concluding there is no reason why just as good timber as that now imported from abroad should not be grown at home provided that improved sylvicultural treatment and a systematic working of the forests are introduced.

What is urgently needed both for Ireland, for Scotland, and for England and Wales is the establishment of State Forest Schools, with model forests within an easy distance of them so that young men may be trained efficiently as regards both theory and practice for the forest service. The science of forestry is a science of observation, based upon facts which, as M. Boppe points out, must be studied from theoretical as well as a practical point of view. We have already, it is true, Forest Classes at Edinburgh and at Coopers Hill, but they will not bear comparison with the Forest Schools of the Continent. Moreover, they have no model forests attached to them. The owners of woodlands give students in

these institutions certain facilities, but even the best managed of our private forests lack the continuity of scientific treatment which alone can produce woods suitable both for educational and commercial purposes.

In the course of years I believe an enormous increase to the wealth of the country would be realised if the afforestment scheme were adopted. The annual value of our present imports of timber from abroad amounts to nearly £20,000,000. But in addition to this we also import other forest products, including wood pulp for paper making and wood blocks for street pavement to the value of £14,000,000. We are, therefore, spending annually £34,000,000 for forest products which, in the opinion of those best qualified to form a judgment on the subject, could for the most part be grown at home. Moreover, the uses of timber are likely to increase rather than to diminish. The substitution of iron for wood in shipbuilding no doubt created the impression amongst the men of the last generation that the demand for the supply of timber would greatly decline. They never contemplated, however, the possibility of the manufacture of paper from wood, now an enormous industry, or the great extent to which timber would be utilised for street paving. It must be remembered, moreover, that our coal supply will not last for ever. Experts widely differ in opinion as to the length of time it will hold out at the present enormous rate of output, some being of opinion that if we go deep enough we shall find seams as valuable as those already worked, while others believe that the supply cannot last for more than a hundred years. However that may be, it is quite certain that if we could get timber cheaper than coal it would be largely used for fuel. The smoke nuisance, which occasionally makes London and our large cities intolerable in foggy weather, might be removed to some extent, at least, if wood instead of coal were burnt on the domestic hearth. I think there is no reason, therefore, to assume that the demand for timber is ever likely to fall off, while in the opinion of most of the experts examined before the Select Committee there is reason to believe that the *supply* will fall off unless a spirited policy of afforestment is adopted by us. Their fears for the future supply were based on the enormous destruction of the forests of Canada and the United States.

Having stated some of the arguments in favour of the adoption of a great afforestment scheme, I will now examine some of the objections raised against it. The first objection is that it is doubtful whether afforestment on a large scale would be profitable. On some great estates where there is a good deal of woodland a loss rather than a profit from the growth of timber has been incurred. This, however, has been due to the fact that the wood has been

grown for picturesqueness rather than for commercial purposes, and it has not been managed on the right principles of economic forestry. The evidence of experts taken by the Select Committee went to show that on most of these estates a great deal of rubbish was grown. The evidence of the few witnesses who doubted the profitableness of a national scheme of afforestment was far outweighed by that of the experts who were in favour of it. This adverse evidence, moreover, seems to have been regarded as of little value by the Committee, who were unanimous in their opinion that planting on a large scale would be remunerative. As I have already stated, at the time the Committee sat the price of timber was extremely low, but the rise which has since taken place has fully justified the opinion of the witnesses who anticipated it. There are several reasons to account for the low price of foreign timber delivered to the home merchant as compared with the price of timber grown in the United Kingdom. Dr. Schlich pointed out that the home-grown timber trade is a haphazard one, and not a regular industry. Home-grown timber is thrown on the market in the United Kingdom in a very intermittent manner. He said:—

> If timber were available in sufficient quantities from English forests year after year, and the enterprising public who went in for the English timber business could rely upon so much being cut every year, they could make arrangements for working and converting the timber at a cheaper rate; but they cannot now rely upon it. If they make arrangements one year to work out the wood, the next year perhaps there might be nothing to do; and in order to make these things cheap it must be done systematically. Now, a timber man in Canada has a large forest before him, and he has nothing to do but to walk in and cut; and he knows that unless it is his own personal wish he will not be stopped the next year, or the next year after that, though, of course, he may be in twenty years, and he can, therefore, make arrangements to deliver at a much lower rate at his seaport.

There is another very important consideration which goes far to explain why most of the timber used in this country is imported from abroad. Mr. H. M. Hyndman has pointed out that the British railways are simply a great protective system in favour of the foreign producer. This is particularly true with regard to the foreign producer of timber. Mr. H. A. Britton, the outdoor manager and valuer to one of the largest timber merchants in the Midlands, supplied the Select Committee with some startling figures showing preferential rates allowed by the British railway companies to foreign exporters of wood to this country as compared with the rates imposed upon the home growers. He stated that at two of the principal towns of the United Kingdom foreign timber is conveyed from the ports at a trifle under 1d. per ton per mile, while the rates for carrying English timber to these towns over about the same distance vary from 2½d. to 3d. per ton per mile. From Cardiff to Birmingham the rate for foreign timber at the time he gave his

evidence was 8s. 10d. per ton, while for English timber it was 16s. 8d. Asked if he had ever attempted to try the question whether this enormous difference of rate for foreign timber as against English did not come within the law of undue preference, he replied: "It has never been tried in that form to my knowledge; we have had several actions with the railway company respecting rates, but they have invariably won." To cut down timber in Wales, he added, and send it into Staffordshire would cost more for carting and leading to the station and for railway expenses than Norway timber could be sold for in the same county. I am afraid this scandal of the preference given to the foreigner by our patriotic railway directors will never be done away with until our railways cease to be private monopolies and become the property of the State. Under State control the railways would be run not primarily for dividends but for the public convenience, and so long as they paid their way the public would be satisfied. In Denmark, where the railways are under State management, you can travel all over the country for a farthing a mile, and the revenues from the lines even at this low rate exceed the expenditure.

Another objection that is raised against the adoption of a large scheme of afforestation is that the demand for timber in the future is more likely to decline than to increase. This objection was a plausible one at the time when iron was substituted for wood in shipbuilding, and municipal authorities, as a protection against fire, prohibited the building of wooden houses. But, as the French say, it is the unforeseen that happens. Since the decline in the use of timber for constructive purposes the demand for it has largely increased owing to its adaptation to new industries, especially to street paving and to paper manufacture. The value of the forest products annually consumed in the United Kingdom is, as I have already stated, about £34,000,000, and of this enormous total only about £3,000,000 worth is grown at home. The increasing use of wood pulp for paper making is driving that lucrative industry out of the country. Messrs. Edward Lloyd Limited, who are, I believe, the largest paper manufacturers in England, have recently acquired a forest in Norway and put down a costly plant there for the manufacture of pulp. Most of the wood pulp, to the value of many millions sterling, annually utilised for newspaper purposes in this country, might be more economically grown at home than abroad. For street paving, again, the demand for timber is largely increasing. There is another consideration. Trees of some kind can be made to grow almost anywhere, some experts being of opinion that even those depressing areas of coal dust in the neighbourhood of exhausted coalfields might, by scientific planting, be converted into woodland.

It is strange that we should spend the greater part of our national resources upon armaments for the protection of foreign possessions which for the most part yield no revenue over expenditure, and for opening up, by violent means, new markets in regions where nature supplies all that the people need, while we neglect the development of our uncultivated land at home. We not only allow six-and-twenty million acres to lie idle in the United Kingdom, but we have long since ceased that policy of expansion by foreshore reclamation successfully adopted at memorable periods in our history. Even the Romans set us a splendid example of the possibility of this kind of Imperial expansion. The most fertile regions in England to-day, namely, the vast area of the South Lincolnshire and North Cambridgeshire fenlands lying below the sea level, was banked out from the visitation of the tides by the enterprise of the Romans. Sixty miles of embankment, extending from Wainfleet, on the Lincolnshire coast, to the outfall of the Witham, and between the Witham and the Welland, and the Welland and the Nean, was thrown up by the soldiers of Severus. This "Roman Bank," as it is still called, remains to this day as a splendid memorial of the engineering skill and economic wisdom of the Imperial invaders.

Amongst the few wise things done by the first two Stuart kings was to revert to the Roman policy of foreshore reclamation on the Lincolnshire coast. In the reign of James I., our "British Solomon," a large tract of land in that part of Lincolnshire known as South Holland was enclosed. Mr. Wheeler, in his "History of the Fens of South Lincolnshire," tells us that the condition of the fen lands also attracted a great deal of attention in the reign of Charles I., and the king at one time intended himself to undertake the work of reclamation on an extensive scale. The difficulties that had to be encountered by the earlier promoters of reclamation schemes were very great, and arose not only from the forces of nature but from the perversity and prejudices of the Fenlanders, or Fen-slodgers, as they were called. Mr. Wheeler tells us:—

These amphibious beings lived in huts erected on the mounds scattered amongst the chain of lakes, which were bordered with a thick crop of reeds, their only way of access to one another, and of communication with the towns or villages near, being by means of small boats or canoes, which they paddled along with a pole, and also used in their fishing and fowling expeditions. These men were violently opposed to any attempt to alter the state of the fens, believing that they had a kind of vested interest in the fishing and fowling by which they gained their scanty subsistence. Although their condition was very miserable, they nevertheless enjoyed a sort of wild liberty amidst the watery wastes, which they were not disposed to give up. Though they might alternately burn and shiver with ague, and become prematurely bowed and twisted with rheumatism, still the fen was their native land, such as it was, and their only source of subsistence, precarious though it might be. The fens

were their commons on which their geese grazed. They furnished them with food, though the finding thereof was full of adventure and hazard. What cared the fenmen for the drowning of the land? Did not the water bring them fish, and the fish attract wild fowl, which they could snare and shoot? Thus the proposal to drain the fens and to convert then into wholesome and fruitful lands, however important in a national point of view, as enlarging the resources and increasing the wealth of the country, had no attraction whatever in the eyes of the Slodgers. They muttered their discontent, and everywhere met the reclaimers with opposition, and frequently assembled to fill up the cuts which the labourers had dug and to pull down the banks which they had constructed, and to such an extent was this carried on that in some cases the men had frequently to work under the protection of an armed guard.

Superstition also came to the aid of the ignorant opponents of reclamation, and even so learned a divine as Fuller denounced the enclosure of the fens as a violation of the divine prerogative, and declared that it was presumption in man to attempt to give other bounds to the sea than that which God had appointed.

Oliver Cromwell's maiden speech in Parliament was delivered in favour of the adoption of the great scheme for the drainage of what is known as the Bedford Level, so called from the Duke of Bedford, the owner of the estates in that region. An Act discussed by the famous Long Parliament in 1649 so admirably describes the advantages of fenland reclamation that I cannot do better than quote it here, for its recommendations apply to much waste land on our foreshore still waiting to be rescued from the tides. Says one of the clauses of the Bill:—

If drained the great level may be made profitable and of great advantage to the Commonwealth, and to the particular owners, commoners, and inhabitants, and be fit to bear coleseed and rapeseed in abundance, which is of singular use to make soap and oil within the nation, to the advancement of the trade of clothing and spinning of wool, and much of it will be improved into good pasture for feeding and breeding of cattle, and of tillage to be sown with corn and grain, and for hemp and flax in great quantity for making all sorts of linen, cloth, and cordage for shipping within the nation, which will increase manufactures, commerce, and trading at home and abroad; will relieve the poor by setting them to work, and will in many other ways redound to the great advantage and strengthening of the nation.

Later reclamation of the fens and their present wonderfully fertile condition are due to the enterprise of the Lincolnshire farmers as well as to the skill of great engineers. Mr. Wheeler says :—

Nearly every engineer of eminence has left his mark on some part of this great level, but prominently above all stands the name of John Rennie. Smeaton, the engineer of the Eddystone Lighthouse; Telford, the great road maker and bridge builder; Labelye, the designer of the Old Westminster Bridge; Mylne, the builder of Old Blackfriars Bridge; Cubitt, Brunel, Walker, Robert Stephenson, Hawkesley, Hawkshaw, and Coode have all been called in at various times, and even now it is only by the constant and vigilant attention of skilled men that the fens are preserved.

Why should not this great and beneficent work of expansion by the spade be continued? John Rennie, the great engineer to whom I have just referred, drafted a great scheme in the year of the Queen's accession for adding a new county to England by the enclosure of the whole of the waters of the Wash. He recommended that the channel of the four rivers—the Witham, the Welland, the Nean, and the Ouse—which flow into the Wash should be confined by fascine work, and be led to a common outlet, so that the land should be embanked as it silted up by deposits from the tides. Rennie was enthusiastic about this scheme, and he estimated that 150,000 acres would be reclaimed by it. This he considered would in a few years be worth £40 per acre, or £6,000,000 in the aggregate. The cost of reclamation he estimated at £2,000,000, so that he believed a clear gain of £4,000,000 would be derived from the adoption of the scheme. His report was considered at a meeting held in London in July, 1839, under the chairmanship of Lord George Bentinck, and the meeting resolved that the scheme ought to be adopted, but that, as its execution would exceed the means of private individuals, it should be taken in hand by her Majesty's Government as a national object. Since the time when this resolution was passed her Majesty's Government have spent thousands of millions of pounds in perfecting the national instruments of destruction, and have been so busily engaged in employing them in enterprises which no rational being now defends that they have had no time even for the consideration of great constructive schemes for the permanent benefit of the masses of the people. Let us hope that the people themselves in the days which are to come will take warning by this folly and insist upon electing Governments to power who will have a nobler conception of national life and duty, and act upon the belief that the development of peaceful industry at home is wiser than exploitation by violence abroad. A reversion to the policy of foreshore reclamation would be the right method of Imperial expansion, and the adoption of a national scheme for the afforestation of our waste lands would not only add enormously to the national assets but would restore to these islands a glory which is fast passing away from them. To desolations blackened with the blast of the Fire Fiend's breath would be given the glory of Lebanon; our untilled valleys would be made to drop fatness, and our barren hillsides be clothed with the verdure of woodland and glade, suffused in "golden exhalations of the dawn," bathed in the splendour of setting suns, melodious with songs of the night bird's singing.

History of the Travelling Tax.

BY GEORGE JACOB HOLYOAKE,

Twenty-four Years Chairman of its Abolition Committee.

THE Travelling Tax concerns Co-operators more than it does any other portion of the industrious classes. No other class of working people travel so much or so often as do the officers and agents of the great Wholesale Society and those of the seventeen hundred Stores scattered through Great Britain, who hold season tickets, second class and in many cases first class. On many of these the railway companies print the amount of the tax charged upon the holder. For more than fifty years Co-operators, in common with others, had to pay the tax on all third-class fares—since the "crawling" trains alone were exempted. These were too tardy for the necessities of their business. It, therefore, concerns Co-operators to know something of the history and operations of this needless, vexatious, and trade-impeding impost. It is necessary that the social history of these taxes on railway locomotion should be written.

For nearly seventy years railways in England have been subjected to a tax for carrying passengers, which hampers the freedom of railway administration, is injurious to commerce, and mischievous in many ways. A tax which, if it did not exist, no Finance Minister would think of imposing; a tax which no Parliament would enact now must be wrong, or inexpedient, or both.

Its history is eventful, strange, and instructive. The obvious duty of the State is to encourage, not impede, locomotion. This is acknowledged in the legislation of England, save in railway locomotion. Horses and carriages, travelling on ordinary roads, not only are not taxed now, but have been relieved even from the tolls they used to pay for the repair of the roads they wore out. Municipal bodies have even undertaken the care of bridges, so as to render them toll free. In England the practice of taking tolls from travellers is no longer left to chiefs of tribes or to highwaymen. The toll is now taken by the Chancellor of the Exchequer, and levied only on railway travellers. The idea of taxes on travellers

first occurred to a Parliament in the reign of Charles II., when the evil rule was established in England. In the sixth year of William III. (A.D. 1694) it is recorded that the "ancient four hundred licensed hackney coachmen" successfully petitioned the House of Commons against the misconduct of "several of the Commissioners for licensing and regulating hackney coaches and stage coaches."

According to the notions introduced at this time, and acted upon in later years, taxes were placed on every separate item of the instruments of locomotion. Coming down to 1829, these taxes amounted to a million and a half. Hackney carriage and stage coach mileage duty was £449,398. On horses and post-horses the tax amounted to £650,460. The duty on carriages (public and private) was £374,688.

When railways came into operation, carriage and stage coach and post-horse traffic declined. Naturally complaints arose that, while old modes of locomotion were all taxed, their new rivals who were displacing them, were not taxed. The wise thing to do was to take off the old taxes on travelling and raise money otherwise. Then we should have had, as the people ought to have, untaxed travelling. Instead of this, Lord Althorp, in 1832, placed a tax on railways which was 5 per cent., not upon the profits of railways, but upon their gross receipts from passenger traffic, whereby many railways which make no profit have to pay the tax out of capital, which is the same as a confiscation of the property of the unfortunate shareholders. In 1877 there were 51 railways, in which 33½ millions of ordinary shares were invested, which paid the owners no dividend, yet they had to pay £71,568 of passenger duty, besides £93,075 of local rates, in all £164,641. This plunder of shareholders by the Travelling Tax still goes on. The Chancellor of the Exchequer often acknowledges the receipt of "conscience money," but he never returns any in this case, where it would be honest to do so. The shareholders are still in need. When this tax was put upon steam power applied to moving railway land carriages, no tax was put upon steam power applied to water carriages, namely, steam vessel traffic. Mr. Joseph Hume endeavoured to get steam power exempted from taxation, whatever might be the nature of its use. In 1842 Sir Robert Peel, to whom we were all more indebted than we knew, brought in a famous Budget, which no Conservative Finance Minister would bring in now, judging from the tenacity with which they successively cling to the remnant of the Travelling Tax, though less than three-fifths of a halfpenny in the pound Income Tax, would have swept it all away. In those days when railways were first subjected to duty the taxpayer was kept stretched upon the dissecting table that the

Chancellor of the Exchequer might discover any part of him, or any want or pursuit of his, which did not pay some duty. Everything he ate, everything he saw, the very light by which he was enabled to see, were all taxed—advertisements, glass, bricks, soap, vinegar, newspapers, and paper itself. In 1841 most of these and many others, amounting to nearly 700 in number, Sir Robert Peel had the courage to abolish. In 1823 the tax on salt was 15s. per bushel when the consumption was little over 1,800,000 bushels. When the tax was reduced in 1825 to 2s. per bushel the consumption rose to upwards of 3,800,000 bushels, showing that the heavier tax had deprived the people of more than half the salt they required for consumption.

It had been discovered by students of taxation that the fewer the articles taxed the greater the amount of revenue that can be raised. But only a great statesman thinks of acting on discoveries. Sir Robert Peel did, and provided for the current loss by the Income Tax. He found himself unable to repeal the Railway Tax imposed by Lord Althorp, but he had a strong and intelligent reluctance to tax passengers, and did not conceal it. He said that "nothing but a hard necessity would induce him to derive revenue from locomotion." He said "A poor man's labour is his capital," and to tax him for bringing it into the market seemed to him "impolitic and unjust." Sir Robert showed the sincerity of his concern for the workman by passing, in 1844, the Cheap Trains Act, which made it compulsory on railways to run on every working day a penny a mile train from one end of each line to the other, each way, stopping at every station, for the accommodation of the "poorer class of travellers." Thus the "Crawling Trains" were born. They were a merciful invention, though a tedious benefit. The poor sailor setting out from Liverpool to visit his widowed mother in Glasgow had to stop, there and back, at 106 stations* or more, and spend three days and a half or four days on the journeys. If he chose a quicker train the predatory fingers of the Chancellor of the Exchequer took from the poor fellow's pocket three shillings for Passenger Duty. The speed of the crawling trains was prescribed to be not less than twelve miles an hour. It was often less. In 1877 it was stated in Parliament that, while gentlemen could travel from London to Liverpool in five hours, the workman in a Parliamentary train was kept on the road for sixteen hours. Nevertheless, to workmen of small means the Peel train was a considerate device, as it enabled thousands to travel who otherwise could not travel at all.

* Earl Percy in 1877 stated in Parliament that the Midland Railway had 70 stations between London and York.

The "Parliamentary trains," as Sir Robert's trains were called, had a humane feature. Formerly passengers of the third class were carried like cattle, in trucks open to the wind and rain—Sir Robert Peel's Act of 1844 stipulated that "carriages be provided in which the passenger may be protected from the weather."

There is no Passenger Tax in Ireland—there never was. If it does good in England, it certainly ought to be extended to Ireland, for they are very much in want of something good there. The English railway passenger is under two Boards—of Revenue and Trade. The Inland Revenue Department is the steam engine of the State. It supplies the motive power of Government. Its prescribed function is accumulation; its natural tendency is rapacity. We do not accuse it of wanton ravage upon the working-class passenger. It might do worse than it does.* The Board of Trade has always been considerate and protective to the people. The Inland Revenue seeks money, the Board of Trade commerce. The Inland Revenue Board is usually composed of gentlemen who have the interests of the State at heart in their way, and one writes reluctantly in disparagement of them. But they mostly act as the enemy of the traveller and waylay him and take all the money out of his pocket they can.

On the other hand, the Board of Trade has commonly been the friend of the traveller. As railways extended innumerable branches came into existence. A line which ran originally from London to Birmingham and from Derby to Leicester was extended both ways three or four hundred miles, and few trains ran from one end to the other. Some trains went from London no further than Watford. The Board of Trade would consider Watford as a terminus of that train and certify its exemption from the tax on penny a mile fares. It did this in other cases, and made the Cheap Trains Act a beneficial reality to working people. Thus in practice the terminus of a line was often in the middle of it when the train journey ended there. By thus extending economical travelling the Board acted on Sir Robert Peel's principle in passing the Cheap Trains Act, increased trade and commerce, and thereby increased the revenue of the country and the productiveness of the Income Tax. But the Inland Revenue Board thought of none of these things, or, if they did, like the ignorantly selfish, they preferred the official advantage of the narrow present to the wider welfare of the future.

They obtained permission to submit the interpretation of the Cheap Trains Act to the mysterious technicality of the Court of

* Letter to Mr. Chamberlain when President of the Board of Trade by G. J. Holyoake.—*Daily News*, February 14th, 1881.

Exchequer, which gave the decision they sought—which suspended Peel's considerate Act of 1844, and imposed additional taxation of £200,000 annually upon the working class, which was of the nature of a new tax imposed—not by Parliament, but by a Court without electoral responsibility. At the time of Charles I. the nation rose in arms against the imposition of ship money without the consent of the people. When the judges found that their interference might involve new taxation they ought to have referred the Inland Revenue plaintiffs to Parliament. The Board of Inland Revenue knew better than we what the Court of Exchequer could be got to do. That Court was invited by the Inland Revenue authorities to set aside the exemptions by which the poorer class of traveller had been so long benefited. By enlarging the exemptions, the Board of Trade were making a tax tolerable which otherwise was oppressive. The Court established and increased the oppression. The facilities it abolished British workmen had enjoyed for thirty years.

At this time Mr. Melville, son of a famous London preacher, was the legal adviser of the Revenue Board. In his evidence before a Committee of Inquiry he contradicted himself conspicuously. By the decision he obtained from the judges he threw the administration of the Revenue Board into greater confusion than ever. Mr. Melville also wrote letters to the newspapers which were described, in the House of Commons, as "evasive." Being a gentleman, he could not be gratified with this estimate of his professional ingenuity. No doubt he was glad when the repeal of the tax on third-class fares relieved him from the duty of official duplicity which we believed to be alien to his nature. It is but justice to say that all of us who had contested his statements always found him personally courteous and considerate. In fairness it ought to be said that Mr. Rickman, the accountant of the Inland Revenue Board, himself suggested many of the ameliorations in the exaction of the tax which were adopted in the interim of its repeal.

It did come to pass that the attention of Parliament was called to the subject by two Conservative members—Mr. Serjeant Spinks and Mr. Rodwell. The adverse decision of the Court of Exchequer was given on the 6th of July, 1874. On March 7th, 1876, Mr. Serjeant Spinks made the first motion for the entire repeal of the duty. Mr. Rodwell proposed a Select Committee to report upon the tax, which was carried. For its appointment 137 voted; against it, 23. The majority in favour was 114. This Committee reported "in favour of the abolition of the tax" as soon as the state of the Exchequer permitted it, and "in the meantime recommended the mitigation of the duty by exempting all penny a mile fares."

The second campaign against the tax was opened on April 17th, 1877, by Mr. Knatchbull-Hugessen, then a Liberal, who called the attention of the Government to the recommendation of the Committee of 1876. Mr. Knatchbull-Hugessen (afterwards Lord Brabourne), Mr. Serjeant Spinks, and Mr. Rodwell were the chief speakers. Mr. Knatchbull-Hugessen made an oration salient and comprehensive, which six years later determined the abrogation of the major part of the tax. The speech remains to this day an armoury of argument for its entire extinction.

To accomplish this a new society had to be established. There existed an association for the "Repeal of the Passenger Duty" mentioned by Earl Percy in Parliament. There was also a Railway Shareholders' Association, and a subsequent society formed by Sir Antonio Brady, which had the same object.

But there was an indefensible prejudice against them because they were assumed to represent railway interests—as though a body of men had not the same right to resist fiscal injustice as individuals have. Even Mr. Childers seems to have shared the suspicion usually considered to be the vice of the vulgar. He said (April 5th, 1883) "that of the majority of nine who, in 1876, voted for the repeal of the tax he observed that four were directors of leading English railways," as though this invalidated their votes. Mr. Whalley—who, like Mr. Newdegate, had great knowledge of constitutional law which their Protestant passion obscured—had an unreasoning distrust of the same kind. He said in the House of Commons (April 17th, 1877):—

> I cannot but distrust motions of this kind (for repeal of the tax) when they are supported in the name of the working classes by honourable gentlemen who are best known as representatives of railway companies. . . . The Cheap Trains Act was passed to meet the case of the working men, for whom especially these cheap trains were designed, but I should have been glad that those who usually exhibit an interest in the welfare of the working classes had taken up the question rather than it should be taken up in their name in railway quarters only.

Mr. Collet Dobson Collet, who had achieved distinction as the Secretary of the Twelve Years' Agitation for the Repeal of the Taxes on Knowledge, took up Mr. Whalley's friendly challenge. Mr. Collet was a man of wide knowledge, versed alike in the literature of law and diplomacy. He was the greatest worker of his day for untaxed knowledge and untaxed travelling. His "Reasons for the Repeal of the Passenger Duty" were delivered by him to the Society of Arts in February, 1877, Viscount Gort being in the chair. Mr. Collet, and the present narrator assisting, formed (October 30, 1877) a Committee of forty persons known as promoters of working-class progress, among whom were Joseph Cowen, M.P., Walter James, M.P., Thomas Burt, M.P., Henry

Broadhurst, M.P., W. T. Mc.Cullagh Torrens, M.P., Major Evans Bell, Hodgson Pratt, Richard Moore, Henry Campkin (Librarian of the Reform Club), J. H. Nodal (Manchester), W. H. Duignan (Walsall), Alderman George Crawshaw (Gateshead), George Howell (Trades Union Secretary), W. A. Kibble (Halstead Co-operative Secretary), Mark Eagles Marsden, Rev. George Murphy, Rev. W. Sharman (Plymouth), Dr. Robert Spence Watson (Gateshead-on-Tyne), Theodore Wright, Richard Russell, J. Wilson Horn, Edward Henry Watts, Dr. John Watts (Manchester), John Leach (Yarmouth), and others.

Of this Committee the Chairman was the present writer; the Vice-Chairman, Mark E. Marsden; Treasurer, Dr. John Watts; Secretary, C. D. Collet. The Chairman accepted the appointment because he was for justice to public bodies as well as to private persons, to the wealthy as well as to the poor, and because the object of the Committee was the "unconditional abolition of the Passenger Tax" in the interests of the people.

The Committee had none of the ill-informed prejudice against railway companies as monopolies and, therefore, outside the pale of justice. We held that a monopoly, strictly speaking, is a sole right of sale. If to any individual, or to any company, the sole right of selling locomotion were granted, that individual, or that company, might fairly be said to have a monopoly. But no such right has been granted in this country. No railway company can forbid the competition in its own district of anybody who likes to set up an omnibus. Nor has any railway company a guarantee that Parliament will not grant powers for the construction of a rival railway within a few yards of it, throughout its whole length, should the public requirements render it advisable. If, therefore, railway companies be a monopoly they are, as Mr. Lowe (afterwards Lord Sherbrooke) designated them, "qualified monopolies"—not monopolies in the popular sense of the term.

As some of the Committee were advocates of cheap trains for workmen before Sir Blundell Maple was born, we reluctantly demurred to his Bill and similar Bills, before Parliament, because they ignored the question whether the companies could put on additional trains and keep faith with their shareholders. The demand was made without any consideration as to whether the companies were able to incur the cost. We thought it an ill lesson to teach working men to demand twelve penny loaves for sixpence, without inquiring whether the baker can afford to sell them at that price. Those who need justice for themselves should be forward in being just to others, and make it plain that they have that in their mind. One of our objections to the Railway

Tax was that it hampered companies in their concessions to passengers. We held that the demand for the repeal of the tax should accompany any demand for more trains.

Mr. Gladstone was always friendly to our Abolition Committee—always consistent with the advice given in his Leeds speech (October 7, 1881): "I hope you will always be forward whenever you can to get rid of an Excise Duty." It was doubtless by his consent, or suggestion, or inspiration, that Mr. Childers resolved upon the repeal he effected two years later. Serjeant Spinks and Mr. Rodwell in their day—Mr. W. P. Byles and Mr. F. G. Barnes later—represented the Abolition Committee in Parliament. Many members from time to time put questions for us in the House, and when relevance and occasion warranted, moved that the petition be printed. Mr. F. W. Buxton, Mr. Mc.Cullagh Torrens, Mr. Walter James (afterwards Lord Northbourne), Mr. Thomas Burt, Sir Edward Watkin, Bart., Mr. Mundella, Mr. Fawcett, and other members aided us. Mr. W. P. Byles in 1894 gave notice of a motion for us to the effect that "the Passenger Duty was ill defined, incapable of being equally enforced, and ought to be repealed." Numerous Co-operative Societies sent petitions to Parliament in favour of untaxed travelling. In addition we wrote letters to the *Times*, *Daily News*, and other leading newspapers; we held public meetings in many towns, as well as in London, delivering lectures and holding discussions, paying our own travelling expenses, for we had no funds except for office rent and printing the Gazette of the Committee, which was sent to every member of Parliament, to the principal officers of railways, to the chief newspapers, and others. The expenditure included bound documents published by the Committee, posted to Premiers, Chancellors of the Exchequer, and the Boards of Inland Revenue and Trade. Neither Chairman, Secretary, Treasurer, nor Committee sought or received any remuneration. Sir Myles Fenton, of the South-Eastern, could always be counted on for facility of travel, as later the London and Brighton line. Occasionally the Great Eastern and Waterloo lines, at intervals of years, would grant a pass. The North-Western and Great Northern never. When Dr. John Watts, for sixteen years Treasurer, died, the London and North-Western Railway refused a pass for the Chairman to attend his funeral. This is the summary of assistance the Working Class Committee for the Abolition of the Travelling Tax received from the railways. These facts are mentioned to show that the Committee was not subsidised in the railway interest, nor did any company, at any time or in any way, make any suggestion to us. We were, from the beginning to the end, an independent Committee, and every Government we approached knew it.

A former Railway Committee, which we superseded, had on its dissolution some balance of funds in hand, which on the suggestion of Sir Edward Watkin was given to Mr. Collet for assistance he had, at an earlier period, independently rendered in preparing statistics for them.

Some railways took little interest in the repeal of the tax upon them. On a visit to Scotland I inquired of a manager of a North-Eastern Railway whether he would render us assistance in the repeal of the tax. He said he was in favour of its abolition, but the London and North-Western, with which his line was connected, was against it. I wrote to Sir Richard Moon, saying I was unwilling to make that statement public without knowing it to be true, and therefore asked him to inform me whether it was so, that I might not do unwitting injustice to the company. To this letter I never received any answer. Later Sir Richard Moon announced to the shareholders an advantage of £90,000 from the repeal. Then he ended by saying he wished the whole of the tax was abolished. But he rendered no help to that end.

Help or no help, we proceeded with our advocacy of the repeal. The present writer went on deputation to Sir Stafford Northcote when he was Chancellor of the Exchequer, and heard with amazement his declaration of his willingness to repeal the Passenger Tax if he were sure the benefit would accrue to working men and not go to the companies. This was to hold the railway companies up as persons who would appropriate a public concession to themselves. Communism has invented no forms of aspersion more dangerous than this. If the trade of carrying passengers is a criminal one, let there be attached to it appropriate penalties. If its profits are fraudulent, let them be confiscated; but there is no reason for taxing the workman in order to punish the criminal prosperity of companies.

We continued to teach working men that if the tax for carrying passengers was unjust to the companies it was still to the interest of the working men to protest against the tax, whether its repeal benefited them or not. If workmen should be willing to witness, without protest, the spoliation of railway companies because they are regarded as rich, how can they expect the rich to prevent the spoliation of workmen when their turn comes? It would not be less base in the poor to concur in the plunder of the rich than for the rich to concur in the plunder of the poor.

During several years we answered the Northcote misgivings as to railways giving their passengers the benefit of the repeal (when it occurred) of the tax upon third-class passengers by collecting proofs of fares far below the amount prescribed by statute, besides

great improvement in the comforts of the carriages and increase of trains for the convenience of workmen, which would be still further augmented were the entire tax to cease. Yet Sir Stafford took a burden of £280,000 off gentlemen who could afford to keep riding horses, and kept £300,000 on workmen who were obliged to travel in third-class carriages. Our Committee, who had been on deputation to Mr. Childers and had sent him memorials and documents without much hope, were gratified to find him, in 1883, repealing the duty on penny a mile fares. The amount of the tax of which Mr. Childers relieved the working class was £400,000 annually. Considering the amount of the tax repealed by the force of reason alone it is an impressive reply to those who hold, as many do, that argument is not an effective force—that even murder is a mode of progress, and that no redress can be obtained without outrage. The Repeal Act of 1883 exempted from duty all fares based on a rate not exceeding one penny per mile for each single ticket; return tickets, season tickets, and excursion tickets by any class that cost more than one penny a mile for an ordinary single ticket being still liable to the duty, however low the fare may be, though for what the Board of Trade determines to be urban traffic the duty is only 2 per cent. Such is the present law. Railways have not only to pay an unjust tax, they have forced upon them the repulsive duty of tax collectors. The tax collector, like the exciseman, has never been an alluring person. Canning accused the working class of "an ignorant impatience of taxation." The upper classes are open to the same charge. The Peers resented the Death Duties, and did their best to destroy the Government which enacted them. Ecclesiastics are resentful, not to say furious, when taxation threatens them. Peers and prelates are not "ignorant," but are not on good terms with the tax collector. It was, therefore, an unpleasant office which was forced upon railway companies when they were made tax collectors. In addition, they had to bear all the expenses of clerkage—indeed, paying the cost of taxing themselves.

The collection of taxes is indispensable in every State, and is not necessarily odious. The Inland Revenue has charge of this department. Excise and Custom House officers are engaged in the discharge of these useful and, therefore, honourable duties. It is only when the tribute imposed is unjust and vexatious that the collection is deemed odious. As, however, the Passenger Duty is of this description, its collection ought not to be imposed upon railway companies. There are good fiscal reasons why no tax of any kind should be kept on railways. No public trade is so costly to conduct. In the last discussion in Parliament upon the taxation imposed upon them, it was stated that, in Sandwich, land in general

was rated at less than £2 an acre, while the land occupied by the railway was rated at £88 per acre. Everywhere like charges are imposed upon them, while tramways, their competitors, run upon public highways for which they pay nothing. Yet railways have to buy the land they use at the highest price unpatriotic greed can exact from them. Mr. Torrens asked the Chancellor of the Exchequer to define the difference between a vehicle propelled upon a tramway line and a railway train, and he replied that he had answered the question more than once, which he never had done at any time. Nor have the Inland Revenue authorities ever done so. The exemption of tramways is a caprice of the Inland Board, unwarranted either by difference or by statute. Tramways* make an average of double and often treble the profit made by railways, yet they remain untaxed. Nor is any tax put upon light railways. These, as well as omnibuses, compete with railways so seriously that railways are unfairly handicapped by the tax they still have to pay.

The tax on hackney carriages, the Mileage Duty on stage coaches, and the tax on post-horses have long been repealed. The retention of the tax on first and second class fares complicates social arrangements which "ought to be as far as possible free, simple, and unfettered."†

When a tax is objected to there always arises an ingenious person who is prepared to prove that it is a tax which nobody pays. It is asserted by some that the passenger pays it—which, indeed, he mainly does. Others say the companies pay it. If it falls on the passenger it ought to be repealed. If it falls on the companies they either increase their fares, which tends to limit their traffic, or they lose it, which restricts their means of increasing the public service.

The Midland Company, as workmen gratefully remember, was the first which brought the third-class traveller to a terminus in the same train and at the same time as gentlemen arrived—which cost them £40,000 a year. Mr. Allport stated in evidence that "he was often urged to charge the tax upon the traveller, but his company always refused to vex and harass the public by imposing it." There were twenty-six railway companies, representing a capital of above 462 millions of money, and having a mileage of more than 10,750 miles, which charged this duty to the public.

* The word "Tramway" is an abbreviation of Outramway, and is so called from Benjamin Outram, who, in 1800, used stone sleepers instead of wooden ones at Little Eaton, in Derbyshire, to support the ends of rails at their junction.—*Sir Charles Lyell's Letters.*

† Speech by Lord Brabourne.

When the tax on third-class travellers ceased the Abolition Committee might have ceased also. But we doubted not that some Chancellor of the Exchequer would appear to whom the distinction of freeing railways from taxation, as Sir Robert Peel desired to see done, would be an object of historic ambition. In this hope we continued the agitation seventeen years longer. Since 1883 rich Budgets have accrued, many millions of surplus have been dispersed if not dissipated, and the mischievous Passenger Duty has been retained. Mr. Collet, the founder of the Committee for the Abolition of the Passenger Tax in the interest of commerce and the working class, vigilant to the last, died in his eighty-fourth year. The Chairman who for twenty-four years has presided over the affairs of the Committee is of the same age, and will this year propose the termination of a Committee which has been of some service in its day. Twenty-one members of the Committee are dead, and few remain to meet.* Some member of Parliament may one day propose a Select Committee to inquire into the operation of the tax on the first and second class, whose report may end it, as the report of the Committee of 1876 terminated the tax on the third class. But the writer may not live to see it. In the meantime he will petition the New Parliament to appoint the Committee in question.

The Window Tax was abolished because it was felt to be intolerable to tax the free light of Heaven. The Corn Laws were swept away because it was deemed infamous to increase the price of food by legislation. Now, in the impetuous omnipotence of business, locomotion is nearly as much a necessity as light or food. The tax on locomotion interferes unnecessarily with the working details of a great and complex industrial system.

The tax is doomed to go when its effects are better understood. The working class are most important in relation to the strength of the State. They are the main wealth makers; but they are not the extenders of trade and commerce, which is done by the classes having the most enterprise and the most capital, and these are the classes the Chancellor of the Exchequer thinks it defensible to tax and restrain. It is the old turnpike policy still lingering at the Exchequer. If a man was so poor as to have no horse to ride upon, or wagon or carriage to convey him along the road, he was allowed the use of the road free. But the tradesman, or the commercial traveller, who could only afford a two-wheeled vehicle, was taxed upon these two wheels—or taxed for his horse if he rode one. But if a gentleman, or merchant, came

* Mr. Richard Russell, the second Secretary, of whose zeal and ability our "Gazette" has given proof, died as these pages were in the press.

along with a carriage and four wheels, he was taxed still more, so that of the three classes of people who entered a market town or manufacturing town those who had to walk, and had little or nothing to spend, were allowed to go free of the toll. But all better off persons, with horses or vehicles and able to buy largely, or give orders, or make purchases, were taxed to discourage them from attempting to do business; while people of the higher class, having more wealth, costlier conveyances, and better able to buy largely or give important contracts, were taxed to the uttermost that could be extracted from them, so that as far as tolls could go they should be prevented from creating, stimulating, encouraging, and transacting business. Even farmers, who generally prefer starving in an old way to prospering in a new way, have come to see the utter folly of this policy, and toll houses everywhere have been swept away and toll gates on bridges have been abolished—it being to the local and national advantage that all traffic should be untaxed, all travel free, as it increases wealth and the power of paying taxes. The abolition by Sir Robert Peel of the tax on seven hundred commodities doubled and often quadrupled the consumption, which increased commerce and made fortunes, contributing to Income Tax—where formerly there was nothing to be assessed. It is the old exploded, trade-restricting, turnpike policy which still taxes the second and first class traveller.

A Glance at Wages and Prices since the Industrial Revolution.

BY GEORGE H. WOOD, F.S.S.

PART I.—From 1768 to 1850.

IT is the aim of the writer, in the following essay, to trace as clearly and simply as possible the history of the British workman during the nineteenth and part of the eighteenth centuries, viewed solely from the economic aspect. "What were the wages earned by different classes of workpeople at various periods; when, and in what proportions, did they vary; what were the variations in the cost of living in the same style, or at the same standard, during these periods; and what can we say definitely about the economic progress of the working classes since the Industrial Revolution?" These are the questions it is hoped to answer, and, to simplify the task, I have omitted to consider (except in a few instances) the causes of these fluctuations, and have occupied myself solely with their results. It would burden the text unduly to give a reference for each figure quoted, but a short list of the chief books dealing with the subject is given at the end, and my readers wishing to inquire further into an interesting topic are advised to refer to this and to the bibliography of wage statistics published in the "Economic Review," October, 1898.

Much has been written relating to the history of the wage-earner, but generally in these writings the question of wages seems to fall into the background, and chief prominence is given to such features as pauperism, factory legislation, savings, &c. It is undeniably true that these important features deserve attention, and it is also true that mere statements of money wages convey a poor idea of the actual condition of the wage-earner; but a knowledge of wages and their purchasing power at various times throws considerable light on that condition, and lends aid to a right understanding of the causes of many social movements of bygone days.

Wages before the Industrial Revolution are only with difficulty comparable with those of after periods. As the whole system of production was completely changed with the rise of the factory system, so were the methods of employment; the relation of the

worker to the employer; and the relative proportions of men, women, and children employed. Occupations which before the era of machinery had called forth the highest skill became of minor importance, and the work once done by artisans and trained men was done later, with the aid of machinery, by women and little children; while, on the other hand, occupations unknown before became of the first moment, attracting large numbers of workpeople. Processes of specialisation and differentiation set in; sub-division of labour became the rule; and the workman whose occupation once comprised the whole process of manufacture now found himself only required to do a minute portion of his previous task, but to do it many times in succession. Necessarily a comparison of wages earned under such dissimilar conditions as prevailed before and after the introduction of the factory system would be difficult.

A valuable table in Arthur Young's "Northern Tour '* gives us the wages of men, women, and children in the chief employments in 1768, *i.e.*, at the commencement of the new era, and before the domestic system had received its severest blows.

WEEKLY WAGES OF OPERATIVES IN 1768.

Place.	Manufacture.	Wages.			
		Men.	Women.	Boys.	Girls.
		s. d.	s. d.	s. d.	s. d.
Bedford	Lace	..	4 6	..	4 0
Rotherham.	Iron, potteries	10 0	..	4 0	..
Sheffield ...	Plating, cutlery	13 6	4 0	..	3 0
Wakefield ..	Cloths	10 0	..	1 9	..
„ ..	Colliers	11 0	..	..	..
Leeds	Cloths	8 3	3 6	5 0	1 8
Ayton.....	Alum	7 6	..	..	..
Fremington	Lead mines.....	7 6	6 0	3 3	3 3
Darlington .	Huckabacks	8 6	..	..	..
Newcastle ..	Colliers	15 0	..	..	..
Carlisle	Cotton checks (weavers).....	9 0	..	..	..
Kendal	Stockings, cottons, linsey-wolseys, tannery	9 5	3 3	2 6	2 6
Warrington.	Sailcloth, sackings, pins, shoes ..	8 7	4 6	2 6	2 6
Liverpool ..	Porcelain, stockings, glass	8 11	..	..	..
Manchester	Fustians, checks, hats, smallwares	7 1	5 4	3 5	3 5
Burslem ...	Potteries	9 6	6 6	..	..
Newcastle ..	Shoes, hats	7 6	4 6	1 0	1 0
Worcester ..	Porcelain, gloves	9 0	4 6	2 3	2 3
	Average.....	9 6	4 7	2 8	

* Vol. IV., p. 470.

Arthur Young was chiefly concerned with agriculture, and these wages were only collected incidentally. Our next reliable source of wages is Sir F. M. Eden's "State of the Poor," in 1797. Very little in Eden is comparable with Young, but a marked advance is found where we have figures for similar wage-earners. The change set in about 1785–1790, and the following table indicates the advance by 1795.

WAGES IN 1768 AND 1795.

Place.	Manufacture.	Class.	1768.		1795.	
			s.	d.	s.	d.
Bedford	Lace	Women ...	4	6	4	6
Sheffield	Cutlery	Men	13	0	20	0
Newcastle ...	Colliers	,, ...	15	0	16	0
Leeds	Cloths (? weavers)	,, ...	8	3	15	9
Carlisle	Cotton weavers ...	,, ...	9	0	13	6
Kendal	,, ...	,, ...	9	5	10	0
,, ...	,, ...	Women ...	3	3	4	0
,, ...	,, ...	Children .	2	1	1	0
Manchester...	Manufactures	Men	7	1	16	0
,, ...	,, ...	Women ...	5	4	8	0
,, ...	,, ...	Children..	3	5	3	0

Eden gives more statistics than Young, and the average of 97 classes of men in 1795 is 14s.; 29 classes of women, 4s. 1d.; and of 15 classes of children, 2s. 4d. The changes were: Men, 47 per cent. increase; women, 10 per cent. decrease; children, 13 per cent. decrease.

Against this advance in the wages of male workers must be put the rapid rise of prices which had commenced some years previous to Eden's inquiry.

PRICES OF NECESSARIES, 1768 AND 1795.

	1768.	1795.
	d.	d.
Bread, per lb.....	1¼	2½
Butter, ,, ...	6	10
Cheese, ,, ...	3	7
Beef, ,, ...	3	5
Mutton, ,, ...	3	5¼
Veal, ,, ...	3½	5½
Pork, ,, ...	3½	4½

The increase of prices of the above necessaries averaged about 75 per cent., a much more rapid rate of increase than that of the income of the male wage-earner. Serious misery ensued because the means of bare livelihood were not forthcoming, and in the budgets of expenditure quoted by Eden many families show heavy deficits. As a result, the labourer was forced to turn to the assistance of the Poors' Rate, and one circumstance which occurred in 1795 must be particularly noticed, as for nearly forty years it was almost the ruling factor in determining the wages of agricultural and general labourers. I refer to the famous "Speenhamland Act." Some Berkshire magistrates, at Speenhamland, near Newbury, resolved that "if employers would not make wages more commensurate with the increased price of provisions they would make an allowance to every poor family in accordance with its numbers."* For the thirty-nine years in which the allowance system prevailed statements of money wages of agricultural labourers gave no idea of their condition, as it is almost certain that an allowance from the Poors' Rate accompanied them, and it would be necessary to know the amount so obtained, and the worth of all advantages and payments in kind, before accurate comparison could be made.

So many have written about the agricultural labourer that his history is fairly well known. There is no dearth of wages material, and Mr. A. L. Bowley has summarised the whole in the "Statistical Journal," 1898–9. As the wages in other industries present new and interesting features, I shall content myself with quoting the following abstract table from Mr. Bowley's work, which shows the average money wage of agricultural labourers for various years throughout the century.

WAGES OF AGRICULTURAL LABOURERS.†

	1795.	1810.	1833.	1860.	1870.	1880.	1892.
	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s d.
England..	8 11	..	10 8	11 7	12 5	13 7	13 5
Scotland..	1 1	1 8	1 6	2 3	2 4	2 9	3 0
Ireland ..	..	5 1	4 6	7 2	7 10	9 0	9 5

Agricultural wages in England were at their maximum in the first half of the nineteenth century, in 1810 or thereabouts. They soon afterwards fell, but rose with the wages of artisans, &c., and a second maximum was reached between 1872 and 1877, the time of Joseph Arch's agitation. In Ireland they had never been higher

* H. de B. Gibbins: "Industrial History of England," p. 188.
† England and Ireland per week, Scotland per day.

than in 1895. The most pronounced increase is that of Scotland, and if agricultural wages had risen in England during the nineteenth century by as great a percentage as in Scotland, the English agricultural labourer would now be as well paid as, or better than, the town labourer, and we should probably not find him so eager to drift into the towns and mining districts. The great increase in Irish wages is noticeable in view of the depopulation of Ireland which has been steadily going on during the past fifty years.

We have compared Young and Eden's wage statements, bringing us to 1795, and our next period will take us to the end of the war on the Continent. This was a period of rapid change, and, to the skilled workman, of moderate prosperity. The rise of prices which commenced during 1780–90 continued, causing wages to rise, and some town artisans gained substantially. A gloom is cast over this period by the commencement of the decay of the hand-loom weavers, and the terrible crisis of 1810. The factory system also increased at a rapid rate, compensating in part for the displacement of the home-workers, and offering varied openings for the employment of women and lads at higher rates of wages.

A "Statistical Chart," by Bashley Britten (1852), gives the following as the average wages of town workmen:—

1756–1770 ... 14s. | 1801–1815 ... 21s. | 1816–1830 ... 18s.

But the periods over which the averages are here taken are too wide to give any more than a general idea of wage changes, and they only serve to throw light on the extent of the rise from 1770 to the end of the war. In the "Gorgon," 1818, Francis Place gave the wages of London tailors and opticians, which were:—

	1777–95.		1795–1800.		1806.		1807–9.		1810–12.		1814–17.		1818.	
	s.	d.	s.	d.	s.	d.	s.	d.	s.	d.	s.	d.	s.	d.
Tailors	21	9	25	0	27	0	30	0	33	0	36	0	—	
Opticians ..	21	0	—		—		..		27	0	—		24	0

and elsewhere he says that the percentage of increase obtained by the tailors is typical of 1,000,000 workmen. This statement is partly substantiated by the wages of carpenters, given in evidence to the Artisans and Machinery Commission of 1824.

	1800.	1801–10.	1810.	1811.	1816.	1818–24.
	s.	s.	s. s.	s. s.	s.	s.
London Carpenters..	21	24	24 to 27	30 to 31	28	30

In Sheffield between 1800 and 1814 there was an increase of piece prices of about 35 per cent., and a witness before the 1824 Committee gave illustrations of the rise in leather tanning, which between 1794 and 1813 equalled 50 per cent.

This increase of wages was not confined to any individual class of workers or neighbourhood. In Scotland we find from the following table*—which gives wages paid in Ayrshire, but which is said to fairly represent the whole country—that the rise of wages had been in progress for nearly a century, but that between 1780 and 1809 the increase was most marked :—

DAILY WAGES IN AYRSHIRE.

Trade.	1720.		1740.		1760.		1780.		1800.		1809.	
	s.	d.	s.	d.	s.	d.	s.	d.	s.	d.	s.	d.
Tailors, with food	0	2	0	3	0	4	0	9	1	6	2	6
Masons and Wrights ...	0	4	0	7	1	0	1	8	2	6	3	0
Day Labourers, without food	0	3	0	5	0	8	1	0	1	8	2	6
Mowers, Thatchers, Carpenters, and Shoemakers, with food ...	0	2½	0	4	0	7	1	2	1	6	2	0

The average increase between 1780 and 1800 was 34 per cent.; by 1809 the increase on 1780 was 105 per cent. In Wales the increase seems to have been at an even greater rate. The following table gives the wages of artisans in Glamorganshire, from the Lords' Committee on Agriculture, 1837 :—

WAGES ON A GLAMORGANSHIRE FARM.

Trade.	1778–90.	1811–13.	1835.
	Per day. s. d.	Per day. s. d.	Per day. s. d.
Carpenter	1 8	4 0	3 0
Mason.....	2 0	3 6	3 0
Smith	1 6	4 0	3 0
Saddler	1 6	3 6	3 0
Tailor	2 0	4 0	3 6
Cooper	1 6	3 0	3 0
Labourer for hire	1 2	2 6	1 8
Average increase per cent. ...	...	118	78

* Board of Agriculture : "General Report on Scotland," by Sinclair.

After so rapid a rise, which between 1790 and 1810 averaged, in twenty-four towns and districts fairly representing the whole country, 69 per cent.,* it was inevitable that a reaction should set in. With the end of the war came an increase in the number of workmen demanding employment—soldiers no longer required—and in 1816 the return to specie payments, which called in the paper money issued during the war without issuing metallic money to take its place. Wholesale prices fell with rapidity, and retail prices fell more slowly. Few trades managed to retain their wages at the height of 1810–12, and even where the nominal rate was maintained employment became much less regular and plentiful. The case of the hand-loom weaver, although not typical, deserves special attention. At the end of the eighteenth century he ranked, with the mason, plumber, millwright, and printer, in the front rank of British artisans. Cartwright's loom struck a deathblow at his occupation, and placed him in direct competition with the labour of his wife and daughter. The output of a young girl weaving common cotton cloths, minding two looms, at the first more than doubled that of her parent at his hand-loom. In 1834 a hand-loom weaver would weave two pieces of shirting per week, whereas in 1823 a girl working two looms would weave seven such pieces; in 1826, on two looms, twelve and some even fifteen pieces; in 1833, on four looms, assisted by a little girl of twelve years of age, eighteen pieces, and some could weave twenty pieces. The inevitable process of displacement set in, and the following figures show clearly how the power-loom, while it made industry on a large scale possible, reduced a large class of artisans from comparative affluence to absolute penury:—

WAGES OF HAND-LOOM WEAVERS, 1797–1838.

Place.	1797.	1800.	1805.	1810.	1816.	1820.	1824.	1830.	1833.	1838.
	s.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.
†Bolton	30	25 0	25 0	19 0	12 0	9 0	8 6	5 6	5 6	5 6
†Glasgow	..	13 1	15 4	11 6	5 6	5 0	..	6 0	..	..
	1798.						1823.			
‡Cumberland ..	13	15 0	23 0	10 10	7 7	6 6	7 0	..	..	..
†Manchester ..	..	..	..	16 3	13 2	11 0	..	..	9 0	..

* Cf. Appendix I. and Diagram.

†Porter, "Progress of the Nation," 1852. ‡ Rooke, "National Wealth," 1824.

This table could be much enlarged, but all lists of hand-loom weavers' wages tell a similar tale. Several Commissions were appointed to consider their condition, but no help was afforded them, except the somewhat doubtful assistance of publicity. Indeed, there could be none. Emigration was tried, but the weavers were scarcely the right class of men for a rough life on unbroken land, and the experiment was not conducted on a large scale.

Even without the competition of the power-loom it is probable that the wages would have fallen. Only a few statements picked at random need be quoted to show the decline in the position of the British working classes during the period 1810–45, but careful attention must be paid to the changes in the purchasing power of money wages as well as to the loss of employment during the frequent industrial depressions of this dismal period.

MISCELLANEOUS WAGES, 1810–1850.

Industry.	1810.		1815–16.		1820.		1824.		1833.		1838–40.		1845–47.		1850.	
	s.	d.	s.	d.	s.	d.	s.	d.	s.	d.	s.	d.	s.	d.	s.	d.
Bradford wool-sorters	..		..		..		29	1	..		28	2	..		22	6
									1835.						1855.	
Leeds „ ..	..		37	8	..		29	3	26	9	..		22	4	20	8
Glasgow cotton spin'rs	25	6	..		..		24	2	29	10	21	0	..		23	0
Manchester „	30	0	28	11	28	11	28	2	27	1	22	11	20	0	20	5
„ cotton reelers, w.	12	0	10	0	10	0	10	0	8	0	8	6	8	6	9	3
Leicester fr'me-knitt'rs	7	0	..		12	9	..		..		5	3	4	8	..	
Liverpool shipwrights	..		33	0	..		27	0	..		30	0	30	0	30	0
Northumberland and Durham colliers, per day	5	6	..		..		2	6	2	9	..		3	1	..	
Hyde power-loom weavers	..		14	0	14	0	13	0	13	3	..		11	0	..	
London compositors, 'stab rates	33	0	36	0	33	0	33	0	33	0	33	0	33	0	33	0
Greenwich Hospital:																
Carpenters	34	0	31	0	31	6	30	0	32	6	32	6	..		28	0
Bricklayers	31	0	30	6	30	6	29	0	28	6	28	6	..		30	0
Masons	31	6	31	6	31	6	30	0	31	6	31	6	..		30	0
Plasterers	34	6	32	6	34	6	33	0	33	0	32	6	..		30	0

Building manias are not new in the history of the century, and great misery was caused in Scotland in 1826–31 by the collapse of the building mania which commenced about 1823. While the mania was in progress wages rose to what was then a great height, but the effects when the crash came were far-reaching. The following figures for Edinburgh show the building trades wages before, during, and after the mania:—

Trade.	1820.	1824–25.	1827.
Masons	.....	26s. to 28s.	12s. to 14s.
Carpenters	.....	23s. ,, 25s.	14s. ,, 15s.
Slaters	16s. to 18s.	18s. ,, 25s.	16s. ,, 18s.
Lath-splitters	18s.	24s.	12s. ,, 13s.
Plasterers	16s. to 18s.	24s. to 28s.	12s. ,, 14s.

Another mania took place in 1846, this time in railway building. Here the sufferers were chiefly navvies, and the history of the mania so far as it affected the workers is plainly visible in the following statistics:—

WAGES ON RAILWAY WORKS, 1843–1851.*

Trade.	1843.		1846.		1849.		1851.	
	s.	d.	s.	d.	s.	d.	s.	d.
Masons	21	0	33	0	24	0	21	0
Bricklayers	21	0	30	0	24	0	21	0
Carpenters and Blacksmiths	21	0	30	0	22	6	21	0
Navvies (pickmen)	16	6	24	0	18	0	15	0
,, (shovellers)	15	0	22	6	16	6	15	0
Increase or decrease per cent...	—		+48		+11		−3	

Enough evidence has been cited to justify the estimate that wages rose at least by 69 per cent. between 1790 and 1810, and fell afterwards about 20 per cent., leaving a net gain in money wages in 1850 of about 41 per cent. Most trades shared the

* Brassey, "Work and Wages," page 38.

downfall in this period, which Mr. Sidney Webb has characterised as "the trough of a century's decline in all that makes life worth living;" and the weight of poverty became so unbearable that "it is a matter of history that pauperism was nearly breaking down the country."* All things conspired to make the commencement of the Victorian era the lowest possible starting point from which to take a journey of progress.

Space will only permit of a slight glance at the changes in purchasing power of money wages. A rough plan, which I have adopted in the following table, is to construct a "workman's budget" for several years, on the basis of the average retail prices recorded for those years :—

COMPARATIVE COST OF LIVING, 1790–1850.

Provisions.	1790.	1810.	1824.	1840.	1850.
	s. d.	s. d.	s. d.	s. d.	s. d.
7 Quartern Loaves ..	3 2½	8 5½	6 1½	5 10	4 1
7 Pints of Milk	0 7	0 10½	0 10½	0 10½	0 10½
6lbs. Meat	2 6	3 6	3 0	3 0	3 6
1lb. Candles	0 6	1 1	0 7	0 6	0 3¾
½lb. Soap	0 3	0 5	0 4	0 3½	0 2¼
14lbs. Potatoes	0 9½	0 10	0 6	1 0	1 0
3oz. Tea.....	0 10½	1 0	1 0	1 1½	0 10½
1lb. Sugar	0 7	0 10	0 10	0 7	0 7
4lb. Flour	0 6	1 3	0 8½	0 8	0 7½
1lb. Cheese	0 5½	0 8½	0 6¾	0 8	0 7
1½lb. Butter	1 1	1 9	1 3	1 4	1 5
10lb. Oatmeal	1 0	2 1	1 6½	1 4	1 6
1cwt. Coal.....	1 0	1 10	1 0	0 8	0 7
Total Food and Fuel	13 4	24 7½	18 3¾	17 10½	16 1½
Rent	2 0	2 9	2 6	3 0	4 0
Total	15 4	27 4½	20 9¾	20 10½	20 1½

* Sir R. Giffen, "Progress of the Working Classes," 1883, p. 19.

This method of comparison lays no claim to exactness, for the demands of any section are not a fixed but a variable quantity, especially over so long a period as sixty years. It gives an idea, however, of the high cost of living in 1810, and of the subsequent fall. The only redeeming feature to the British artisan from 1800 to 1814 was the fairly regular employment.

Our review of the first part of the century conveniently ends here. After the distress of the earlier half, the history of the latter half comes as a relief. To fitly summarise our work, however, we can spare a little while to examine the records of hours of labour. It is difficult to state precisely in what years the changes in the hours worked by various trades were made, but 12 hours per day—72 per week—seems to have been the general rule in 1800, and by 1850 the 60 hours week was fairly established. In the textile industries, prior to 1833, 74 hours a week were the rule, and from this date to the passing of the Ten Hours Act, in 1848, 69 hours generally prevailed. This Act gave the substantial decrease of nine per week. From 1810 to 1831 Glasgow tailors worked 12 hours per day; porters in warehouses, 11; engineers, blacksmiths, coopers, &c., 10. Masons worked 10 hours per day till 1853, when they struck for and obtained a 57 hours week. The cloth-lappers had, in 1851, struck for a reduction from 64 to 58 hours, but compromised on 62. West Yorkshire coal-hewers worked 10 hours a day in 1844, 9 in 1853, only 8 in 1858; but the other workers in the mines, boys included, worked the 10 hours day. A complete record from 1790 to 1850 would probably show a continuous gradual shortening of the average working day. I have not yet discovered a case of the hours being lengthened except the domestic workers, who voluntarily worked longer hours when their piece prices were reduced to keep up their weekly earnings. As we have seen, they did not succeed in doing this, but the recorded piece prices show a more rapid decline than the recorded weekly earnings, and we may assume that by working longer hours their output was increased, though it is to be doubted if the increase was proportionate to the longer hours worked.

To summarise the history from 1790 to 1850: Money wages increased about 41 per cent.; cost of living, 33 per cent.; and the gain in real wages* was about 6 per cent. This represents an advance on the position of 1810, by which time the net loss was 7 per cent., but a loss on the position of 1824, when real wages showed an advance of 13 per cent.

* By this phrase money wages corrected by purchasing power is meant throughout.

PART II.—Wages and Prices since 1850.

In considering the history of wages since 1850 it will simplify our work to take a few wage-earners and follow them throughout. In the Appendix will be found an account of the variations in average wages in certain trades from 1860 to 1891. The table, however, is entirely confined to certain staple industries which each employ a large number of workers, and together employ a large enough proportion of the total wage-earners of the country to give an accurate idea of the course of average wages of the whole. Minor trades are not included, and, having before us the variations in large industries, we may with profit and interest inquire "whether those forces which acted on the large industries also caused the wages in minor ones to vary in a similar manner?" Unfortunately, we suffer from lack of data, and are prevented from making our examination as closely as we might desire. The furniture trades provide an example of the difficulty of following a particular wage-earner over a long period, and the subjoined statement shows the information so far discovered relating to Manchester:—

MANCHESTER FURNITURE TRADES, 1839–99.

Trade.	1839.	1849.	1859.	1874.	1884.	1896–99.
	s.	s.	s.	s. s.	s. d.	s. d.
Cabinet and Chair Makers..	26	28	28	32 to 33	30 6	36 0
				s. d.		
Carvers	45	30	30	32 6	34 0	..
Polishers	17	20	20	27 6	30 10½	35 9
Upholsterers	27	30	30	32 6	33 0	36 0

The average increase since 1849 is here about 43 per cent., the whole of which has been obtained since 1859, and about one-half by 1884. In these trades the hourly rate for day-workers or the standard list for piece-workers change slowly, and fluctuations in earnings occur mainly through the prevalence or absence of employment. In 1891 and 1892 the Manchester trade union minimum wage for cabinet-makers was 35s., rising to 36s. in 1896. In any statement of average wages, however, it should be noticed that what is said to be an average rate is more usually the rate generally paid, when the statement comes from employers, or official publications, or the Trade Union recognised minimum when

the statement is from working class sources. In no case are they actual *average* wages, but they generally approximate closely to the average. These remarks apply to all the wage statements in this paper, except for the year 1886, when they are obtained from the official Wage Census taken by the Board of Trade, and are, therefore, accurate statements of average wages.

Turning next to engineering, we have the following record for Sheffield:—

WAGES IN THE ENGINEERING TRADES, SHEFFIELD, 1866–98.

Trade.	1866–68.		1871.		1874.		1880.		1883.		1886.		1893.		1898.	
	s.	d.	s.	d.	s.	d.	s.	d.	s.	d.	s.	d.	s.	d.	s.	d.
Fitters	30	0	30	0	32	0	30	6	32	0	31	9	36	0	38	0
Turners	30	0	30	0	32	0	30	0	33	6	32	5	36	0	38	0
Ironfounders.	34	0	33	0	..		32	0	37	0	36	1	38	0	39	0
Smiths	30	0	31	0	30	0	31	6	31	0	31	10	36	0	36	0
Strikers	19	6	21	6	22	0	20	0	20	6	21	5	..		..	
Labourers ...	21	0	18	0	20	6	19	6	20	0	19	3	..		..	
Hours....	58½		58½		54		54		54		54		54		54	

No change is recorded in labourers' and strikers' wages since 1893. The only earlier statement than 1866 for Sheffield is one by Mr. W. H. Hey that ironfounders' wages were 24s. in 1832. A distinct improvement on this is shown by the lowest rate mentioned for ironfounders in the above table. The average increase for the six classes given is about 20 per cent. since 1866, and about the same since 1880. In common with other trades, wages increased till 1874, and then fell, but the increase in Sheffield does not appear to have been as great as in other engineering centres. In Manchester the increase was at least 10 per cent. on 1866; in Sheffield it was not above 5 or 6 per cent. On the other hand, the fall which took place between 1874 and 1880 was not so great as in many places, and the chief fluctuations occurred between 1886 and 1893. Sheffield has always been a trade union centre, but the wave of organisation which swept over the country in 1888–91 made its mark here as elsewhere.

Records of standard weekly wages are practically complete for many years in glass bottle making, a small industry, but important in the history of the wage-earner because of the strength and comparative wealth of the trade union, and because the wages of each class of workmen vary together. The men work in "sets," and the wages are merely the rate of pay for a nominal week's output. When the output of a set of men is above the nominal

amount an "overwork" rate is paid, and this rate, which forms a prominent feature in the remuneration of the worker, cannot be traced. Nevertheless, the records of the agreement wages afford a useful basis for comparison over a long period as follows:—

WEEKLY WAGES OF YORKSHIRE GLASS BOTTLE MAKERS.

	1847.	1853.	1854.	1857.	1860–1865.	1866.	1872.	1873.	1876.	1878.	1879–1882.	1888.	1891–1892.	1894.	1897.
	s.	s.	s.	s.	s.	s.	s.	s.	s.	s.	s.	s.	s.	s.	s.
Bottle Makers	24	26	29	24	27	30	33	36	33	30	27	30	33	30	33
Blowers	22	24	27	22	25	28	31	34	31	28	25	28	31	28	31
Gatherers	18	20	23	18	20	23	26	29	26	24	20	23	26	23	26

Some noteworthy features brought into prominence in this table are the depressions of 1857 and 1879–82, and the rapid increase between 1860 and 1873. The percentage changes are somewhat similar to those of the South Wales collier given later. At or about 1873–4 the growth which had been unbroken from 1866 came to a sudden stop, and a decline set in. The level was reached in 1879, and, after fluctuations, the maximum of the past twenty-five years was reached in 1891–2, but the maximum of this period fell below that of the 'seventies. Since 1850, however, a genuine advance has been made, and the minimum of the past two decades has not been so low as the minimum of the previous periods. The average advance during the past half-century is 40 per cent., which is about 30 per cent. below the average advance of the whole country.* In this trade the height of 1873 has never yet been again attained.

The coal strike of 1898, and the rapid growth of the South Wales Miners' organisations since that strike, makes the worker in this coalfield of special interest at present. Our study of wages history would not be complete without some notice of the collier. His wages fluctuate so quickly, and their movements serve so well as indications of the state of trade in many other industries, that a study of the ups and downs of the past fifty years in one coalfield will complement ably our studies of other industries.

Apart from the sliding scale records from 1879, reliable material relating to wages in South Wales coal is not plentiful, and few statements of actual earnings are found to be consistent with one another. The chief authorities are Brassey, and Dalziel's "Colliers' Strike in South Wales," and by a process of piecing together isolated statements we can arrive at some conclusions which will serve as a guide to the movement in other coalfields,

* Cf. Diagram and Appendix I.

and will indicate the position of the miner when compared with other skilled wage-earners. Changes in the sliding scale level and daily and weekly earnings do not always take place in the same proportion. The daily rate would tend to follow closely the sliding scale, but would perhaps not fluctuate so violently; the weekly earnings would probably fluctuate with even less violence.

DAILY WAGES OF A SOUTH WALES COAL MINER.

1850.	1853.	1860.	1870.	1873–4.	1886.	1891.
3s.	3s. 4d.	3s.	3s. 4d.	7s. 9d.	4s. 7½d.	6s. 10¾d.

The statement for 1873–4 may be a little too high, and that for 1870 certainly seems too low, but we have no means of correcting them. The only figures showing weekly earnings which can be thoroughly relied on are—

1850.	1886.	1891.
18s. 11d.	22s. 6¾d.	38s. 8½d.

We must turn to records of changes in the piece rates for adequate knowledge of the variations. Up to 1875 changes were not general, *i.e.*, all collieries did not change together, and iron miners were paid 2½ and 5 per cent. below colliers; but since 1875 we have an accurate record in the sliding scales, which indicates

SOUTH WALES COALFIELD: PERCENTAGE OF WAGES ABOVE THE 1879 LEVEL.

1848.	1863.	1868.	1870.	1873–4.	1875.	1879.	1883.	1886.	1891.	1893.	1896.	1900.*
5	5	level	10	62½	22½	—	15½	7½	56	15	12	35

an increase by 1873–4 of 62½ per cent. on the level of 1868, and a fall to the original level by 1879. This latter year is the one from which most sliding scales measure wage changes. Severe fluctuations have taken place since 1879, but, as in the case of the glass bottle makers, the wages obtained during the inflated years 1873–4 have not yet been again reached. One hopeful feature is found in the fact that the low level of 1879 has not since been touched, indicating a clear gain over the half-century, but compared with workers in other industries the advance of the workers in our coalfields leaves much to be desired.

An important body of workmen, who, though becoming displaced through the growth of iron shipbuilding, are making a brave fight to maintain their position in the ranks of artisans, are the shipwrights. Their trade union records are fairly full of wage statements, and these, when collected, make an interesting summary of the history of an important trade.

* February. The April percentage was 48¾.

SINCE THE INDUSTRIAL REVOLUTION.

WEEKLY WAGES OF SHIPWRIGHTS, 1850–74.

	1850–51.	1856.	1863.	1866.	1870.	1874.
	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.
Thames Barge Builders	..	..	36 0	36 0	36 0	39 0
Thames Shipwrights	36 0	36 0	36 0	42 0	36 0	..
Newport	..	27 0	27 0	27 0	30 0	30 0
	s. d. s. d.			s. d. s. d.		
Glasgow	24 0 to 27 0	30 0	25 0	30 0 to 34 6	..	..
	s. d.			s. d.		
Dublin	..	..	30 0	33 0	..	..
Hull	..	24 0	27 0	33 0	..	..
Liverpool	30 0	42 0	36 0	..	..	..
Sunderland	27 0	27 0	30 0	34 6	..	..
Bristol	24 0	30 0	27 0	33 0	..	..
Barrow-in-Furness	..	..	..	27 0	..	36 0

WEEKLY WAGES OF SHIPWRIGHTS, 1880–99.

	1880.	1886.	1890.	1893.	1898–9.
	s. d.	s. d.	s. d.	s. d.	s. d.
Thames Barge Builders	39 0	40 0	40 6	40 6	42 0
„ Shipwrights	..	42 0	42 0	42 0	42 0
Newport	30 0	36 0	39 0	39 0	39 0
			s. d. s. d.	s. d. s. d.	
Glasgow	..	..	36 0 to 38 3	33 9 to 36 0	38 9
			s. d.	s. d.	
Dublin	..	36 0	..	36 0	36 0
Hull	33 0	31 6	34 6	33 6	37 6
				s. d. s. d.	
Liverpool	..	..	39 0	39 0 to 42 0	..
			s. d. s. d.		
Sunderland	..	..	38 6 to 41 0	36 0 to 39 0	40 0
			s. d.	s. d.	
Bristol	..	36 0	36 0	36 0	36 0
			s. d. s. d.	s. d. s. d.	
Barrow-in-Furness	33 0	31 6	36 0 to 39 0	34 6 to 37 6	38 9

Between 1850–1 and 1856 a rapid rise and fall took place, which finds reflection in the figures for Liverpool and Bristol. In Newport and Liverpool wages reached 8s. a day during 1853–4; in London 10s. to 12s. were paid. This high rate could not last long; indeed, unlike inflations in mining and building, a few months seem to have covered the movement both ways. During the early 'seventies shipwrights' wages increased with the rest, but

it is not clear when the maximum was reached. The figure 36s. for Barrow indicates 1874, and this is supported by the list of average wages of the Shipwrights' Union in the Clyde district handed in by Alex. Wilkie to the Commission on Trade Depression, 1886:—

1865.	1867.	1871.	1873.	1874.	1875.	1880.	1883.	1885.
36s. ..	25s. 8d. ..	27s. ..	30s. 4d. ..	34s. ..	31s. 10d. ..	29s. 3d. ..	36s. ..	34s. 10½d.

It is doubtful if the average for 1865 really reached 36s., however. If these places are representative of the whole industry they indicate that from 1863 to 1870 wages rose 7 per cent., and by 1874 19 per cent.; then a temporary fall took place, but by 1886 the increase was 23 per cent. Over the whole period the increase has been about 40 per cent.

There has also been a substantial increase in the wages of coopers, a class of men for which many scattered wage statements are to be found, but lists for the same town over any lengthy period are wanting. Unlike most other trades, there does not seem to have been any great tendency to fluctuation in the minimum rate, and the growth has for many years been steady.

COOPERS' WAGES SINCE 1857.

Place.	1857.		1871.	1874.	1883.	1898.	
	s.	d.	s.	s.	s.	s.	d.
Belfast	19	6	25	30	...	33	3
Edinburgh and Leith	21	0	25	27	27	31	0
Glasgow	...		...	...	31	33	2½

In addition to this statement, we learn that wages at Burton-on-Trent from 1876 to 1890 were 33s., the minimum and general rate for day-workers, rising to 45s. for a few highly skilled, and piece-workers varied between these limits. In 1898 a rise of from 2½ to 5 per cent. occurred for piece-workers, and 2s. per week for some classes of day-workers. Coopers' wages have probably never been higher than at present, and the increase since 1857 is not less than the average increase for the whole country. The above table suggests an increase of 55 to 60 per cent.

So far we have only been considering the wages of male workers, and as yet little has been done to trace the history of women's wages and compare them with the changes of men's wages in the same industries. Except for the textile industries the records are exceedingly scanty, and in the largest woman's industry—domestic service—the only data existing are a few statements in certain American reports (of more or less doubtful accuracy), a few more

in the Labour Commission, and a recent report by Miss C. E. Collett to the Labour Department on the subject. Women have been employed in agriculture throughout the century, but the only list of wages covering a number of years is for Northumberland.

DAILY WAGES OF WOMEN IN AGRICULTURE, NORTHUMBERLAND.*

	1831–35.	1840–65.	1870.	1875.	1880.
	s. d.	s. d.	s. d.	s. d.	s. d.
Daily rate	0 8	0 10	1 0	1 4	1 3
„ in harvest...	1 6	1 6	2 0	3 0	2 6

The harvest rate would be earned about four weeks in each year. I have endeavoured to ascertain the earnings of women in Northumberland since 1880, but without success. From 1831 to 1880 the increase was between 50 and 60 per cent. for men, and for women 52 per cent. A detailed statement of the earnings of men and women in cotton in Manchester is to be found in Mr. A. L. Bowley's recent "Wages in the Nineteenth Century," and there the average increases between 1850 and 1886 were—for men, 53 per cent.; and for women, 46 per cent. Both have again increased since 1886, and it is probable that the average increase for the whole industry is not below 80 per cent. since 1850, apparently equally shared by male and female. Cotton operatives' earnings were very low in 1886, and the advance since that year has been in a large measure only the regaining of a position once obtained and then lost in the depressions of 1879 and 1886.

In the jute industry 29,426 females and 13,582 males were employed in 1896, and the employment of female workers seems to have reached its maximum percentage of the whole. It is, therefore, a representative industry in which to compare the variations of men's and women's wages, and fortunately material is forthcoming for this purpose. The following table shows the average wages of typical female wage-earners in the Dundee jute district from 1858:—

	1858.	1860.	1863.	1866.	1871.	1874.	1877.	1880.	1883.	1886.	1892.
	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.
Spinners	6 3	6 9	7 3	10 0	9 0	11 3	10 6	9 0	12 0	8 3	11 9
Reelers	..	..	11 0	10 6	11 0	11 6	12 0	12 6	13 6	10 0	14 0
Winders	..	..	10 6	11 6	11 6	11 9	11 6	14 3	13 0	11 0	13 0
Warpers	..	..	11 0	11 3	13 0	14 6	13 0	15 3	13 3	12 6	16 0
Weavers	8 6	8 6	9 6	12 11	10 9	11 9	11 6	11 0	13 6	10 7	13 0
Percentage advance on 1860	..	..	9	24	22	34	29	37	44	15	52

* Levi, "Wages and Earnings," 1884, p. 91.

In 1895 a general advance of 5 per cent. took place, so we may safely estimate the present wages of these workers at 60 per cent. above those of 1860. This is an even greater advance than the wages of men or lads, and, of course, greater than the average advance of the industry as a whole, which between 1860 and 1891 equalled 40 per cent. From 1860 to 1874, however, the wages of men apparently increased more than those of women and girls, but they have not yet recovered from the effects of the subsequent depression which fell upon this, as upon the other textile trades. We cannot reason from this industry alone that the wages of women workers in textiles have increased throughout equally with those of men, but it is satisfactory to find that in cotton and jute women have shared substantially in the prosperity of the industry, and this promises well for the female wage-earner in all organised and centralised trades.

In company with the almost universal increase of wages there has also been a decrease in the hours of labour. A few statements taken at random from a return to the House of Commons in 1890 will serve to illustrate the amount of this decrease, which has probably averaged about 10 per cent. for the whole country.

HOURS OF LABOUR, 1850–1890.*

Industry.	Place.	1850.	1860.	1870.	1880.	1890.	Decrease per week.
Agriculture	Berkshire	54	54	57–51	57–51	57–51	..
Dock Labourers ..	Bristol.....	59–53	59–53	59–53	59–53	53½–48½	5
Bakers	Birmingham....	80–90	80–90	80–90	80–90	{ 65–70 some { 80–90 a few	8¼
Carpenters	Liverpool	61	61	55	55	55–50–47½	9
„	Manchester	58	55	54½	54½	52	6
Coopers	Burton-on-Trent	72	70	52	52	52	20
Stonemasons	Bristol	59½	57½	56½	54–48	54–48	8½
Cabinet-makers ..	London	60	58	56	54	54	6
Engineering	Cardiff.....	60	60	60	54	54	6
„	Leeds	59½	58½	58½	54	54	5½
Coal Hewers	Newcastle	60	54	35½	35½	38	22
Miners	Leicestershire ..	63	63	63	54	51	12
Railway Porters ..	Dorchester.....	78	78	70	60	60	18
Cotton and Wool	General	60	60	60	56½	56½	3½
						Average decrease.....	8¾

* The higher numbers are summer hours, the lower winter.

We have already seen that for a large number of artisans the duration of the working week was reduced from 72 at the commencement of the century to 60 in 1850, a reduction of 16 per cent. The 54 hours week is now as prevalent as was the 60 hours week half a century ago, so that the total reduction of hours in 100 years is about 25 per cent. The benefit of this reduction in working hours is not to be measured by £ s. d., and no statement of percentages can adequately express its effect on the national physique and intellect. That it has been beneficial cannot for an instant be doubted. It is a significant fact that rarely has a shortened week been abandoned after trial, the chief case being the now historic reversion from the 51 hours to the 54 hours week in the Scotch engineering trade in 1878–9.

It now remains for us to examine the changes in the purchasing power of wages since 1850, and to weave the material we have passed under review into one composite whole. Except for the increase of prices from 1871 to 1874, and the more recent rise in bread, coal, and some other necessaries, the period has been one of continual cheapening of most goods. Meat has become dearer, but this is partly compensated for by the substitution of a cheaper foreign supply, and the increase which has inflicted the most hardship is that of house rent, which has risen quite as quickly as average wages. The price of bread is still of first importance, and this has varied greatly. The following statements of the price of the quartern loaf in London in different years illustrates the fluctuations which have taken place from various causes, but there are many gaps which further investigation may complete :—

PRICE OF BREAD PER QUARTERN IN LONDON.

1849.	1855.	1863.	1865.	1866.	1867.	1868.	1869.	1872.	1878.	1886.	1893.
7d...	8d. to 9½d.*	..6d...	6d...	8d...	9d...	7d...	6d...	8d...	6½d...	5½d...	5½d.

In 1854 the price was higher than in any other year. A recent writer in the correspondence columns of the *Morning Leader*, writing from memory, states it to have been as high as 1s. 2d. per quartern. In Bristol the price for best bread in this year was 1s., and 11d. for second quality.

To continue the statement from 1893, we have the average prices given in the *Labour Gazette*, based on the result of inquiries made during the Leiter wheat corner. These are—

	1893.	1896.	1897.	1898.	April, 1899.
Pence per quartern	4·79 ...	4·41 ...	5·32 ...	5·89 ...	4·83

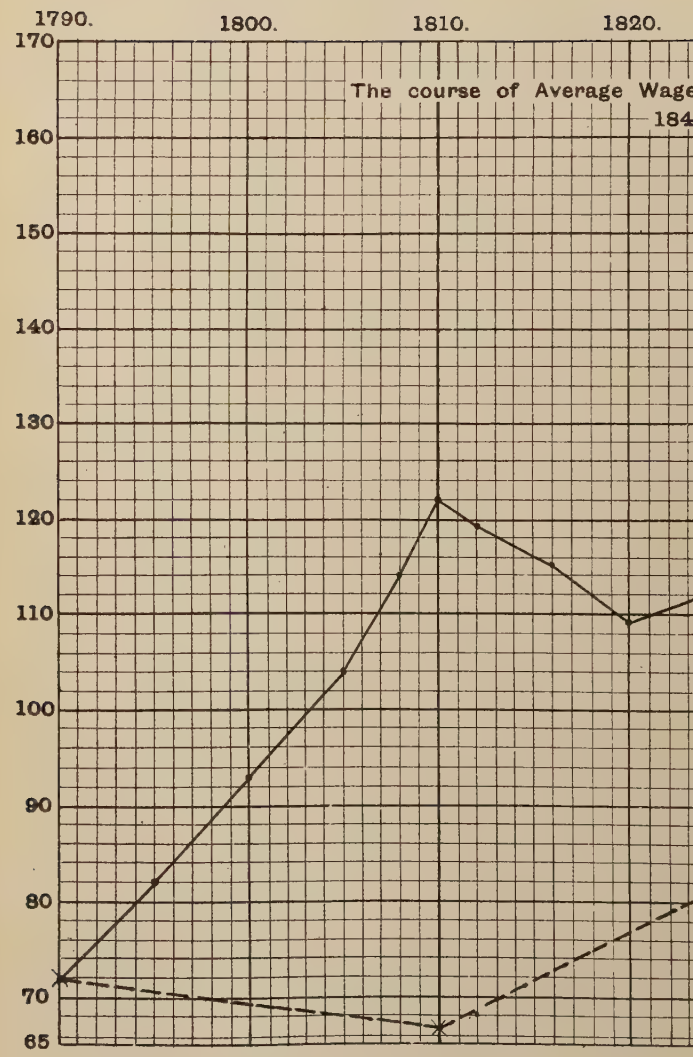
* Some 11d.

This statement of bread prices does not suffice for an estimate of the change in purchasing power of wages, and we must have recourse to our method of comparing a workman's budget at different periods.

ESTIMATED BUDGET OF A MECHANIC, MANCHESTER, 1850–99.

Provisions.	1849.		1859.		1872–3.		1887.		1899.	
	s.	d.	s.	d.	s.	d.	s.	d.	s.	d.
8 4lb. Loaves	4	0	3	8	5	4	3	0	3	2
½ peck Meal	0	9	0	10	0	10½	0	9½	0	7
6lbs. Flour	0	11	0	10	0	11	0	7½	0	9
5lbs. Meat	2	11	2	8½	3	11½	2	11	3	4
2lbs. Bacon	1	6	1	4	1	3	1	0	1	4
2 score Potatoes	2	0	2	0	1	8	1	7	1	7
7 quarts Milk	1	9	1	9	1	9	1	9	1	9
Vegetables	0	6	0	6	0	6	0	6	0	6
½lb. Coffee	0	8	0	8	0	8	0	8	0	8
¼lb. Tea	1	1	1	0	0	10	0	6	0	4½
3lbs. Sugar	1	3	1	3	0	11¼	0	6	0	5¼
2lbs. Rice	0	6	0	6	0	6	0	4	0	4
1lb. Butter	1	0	1	1	1	0	1	0	1	1
2lbs. Treacle	0	6	0	5	0	6	0	4	0	4
1½lb. Soap	0	7½	0	6	0	5¼	0	4½	0	4½
Coals and Candles (or Oil)	1	6	1	6	1	7	1	4	1	7
Total Cost of Food and Fuel	21	5½	20	6½	22	8½	17	2¼	18	2¼
Rent per Week	4	0	4	0	4	6	4	10	6	0
Total	25	5½	24	6½	27	2½	22	0½	24	2¼
Per cent. change cost of Food	–		−4		+6		−20		−15	
Per cent. change cost of Living	–		−4		+7		−14		− 5	

Of the above, the years 1849, 1859, and 1887 are taken from budgets by the late D. Chadwick. The first two years were published in the "Statistical Journal," 1860, and the 1887 budget was


1790.
1800.
1810.
1820.
170
160
150
140
130
120
110
100
90
80
70
65
The course of Average Wage
184

1830.
1840.
1850.
1860.
1870.
1880.
1890.
1900.
the Nineteenth Century.
Money Wages.
Real Wages.
Scale for percentage variation.
Scale for Weekly Earnings of Adult Males.
£ s. d.
170 — 1 8 6
160 — 1 6 10
150 — 1 5 2
140 — 1 3 6
130 — 1 1 10
120 — 1 0 2
110 — 0 18 6
100 — 0 16 9
90 — 0 15 1
80 — 0 13 5
70 — 0 11 9
65

read to the British Association in 1887, and is to be found in Shultze Gaevernitz's "Cotton Trade in England." The other two years are based on prices collected by inquiry, and for 1872–3 are substantiated by Edw. Young's "Wages in Europe and America," 1878, p. 376. The accounts of prices in other places between 1850 and 1860 do not show so large a fall; in Staffordshire there is said to have been a rise.*

We are now in the position to sum up the results of our inquiry, and to express with some definiteness the gain to the wage-earner during the period we have attempted to review. For ease of comparison a diagram has been drawn, based on the "index numbers" given in the Appendix, and with its aid the comparative level of average wages in any year can be ascertained, 1840 being taken as 100. With the aid of the scale on the right hand of the diagram the amount of the average weekly wage of adult male workers can also be approximately ascertained, this scale being based on the average wage of 24s. 6d. in 1886, the average arrived at by Sir Robert Giffen as the result of the Wage Census. At the present time material has not been obtained in sufficient quantity to allow of an additional line representing throughout the course of real wages, but the dotted line joining the crosses provides a sufficient indication of their course to bring into relief the contrast between the course of money wages and their purchasing power. The complete results which have been arrived at as the result of our inquiries are tabulated so that the percentage advance in wages and the cost of living as compared with 1790, which is taken as the base of the calculations, may be seen at a glance:—

INDEX NUMBERS OF WAGES AND COST OF LIVING.

1790=100.

	1790.	1810.	1824.	1840.	1850.	1860.	1872.	1887.	1900.
Money Wages ..	100	169	155	139	141	161	210	205	236
Cost of Living, rent included	100	181	137	137	133	128	142	115	127
Real Wages	100	93	113	101	106	141	149	178	185

At the commencement of our period we found money wages low, but prices were also low and employment plentiful. Compared with the years which followed, the Industrial Revolution started at a period of peace and plenty. The war on the Continent and

* Brassey, "Work and Wages," p. 164.

deficient harvests at home caused prices to rise rapidly, and if by 1790 the worker had not suffered greatly, between 1790 and 1810 the cost of living increased 81 per cent. Wages did not increase so quickly, and the standard of comfort absolutely declined for a while. With the end of the war the high prices collapsed, and, although wages fell, the cost of living fell still more quickly for a time, and in 1824, a year of prosperity, the labourers' position seems to have reached its maximum of the first half of the century. From then a decline set in, and by 1840 all that had been gained to the standard of living since 1790 had been lost again. The repeal of the Corn Laws brought relief; the gold discoveries provided a necessary addition to the world's currency, and a new era commenced. With the formation of the London Society of Compositors, the Amalgamated Society of Engineers, and other organisations, trade unionism took a new lease of life, and when the Crimean War caused an inflation of prices the increase of wages which followed was jealously guarded. By 1860 the tide of prosperity was flowing freely, and until 1874 the progress continued almost without a break. By 1872 the advance on 1790 and 1840 in real wages was about 50 per cent. This rapid expansion could not last for long, and the fall of money wages which, as we have seen, followed, prevented any appreciable increment to the workers' position for a number of years. The two trade depressions of 1877–80 and 1885–6 bore heavily on all trades, and the relief which came in 1888, continuing to 1893, was very welcome. During this period advances were general, the cotton, mining, and iron trades being especially fortunate. Little advance has yet been made on the position of 1891–2, but, all things considered, it is doubtful if the condition of the mass of the people was better in any year of the century than in the years 1899 and 1900. The standard of living seems now to be not less than 85 per cent. above the standard of 60 and 110 years ago.

History never repeats itself, in spite of the aphorism which affirms that it does. It is impossible to forecast the lines of progress during the twentieth century by examination of the history of the nineteenth. At present there are no signs before us but those of continued prosperity. Much poverty remains in our midst, employment is still irregular, hours of labour are still too long in many trades, and sweating exists in many phases; but the future is full of promise, and if the progress of the past fifty years can be continued throughout the coming century these evils will be nearly removed. The promised land of social peace is probably much nearer than it ever was before, and it is a justifiable hope that the bright outlook of the present may be a realisation to the workers of the future.

APPENDIX.

Wages Index Numbers.

(*a*) The course of average wages in twenty-four towns, 1790–1860.

(From the *Economic Journal*, December, 1899.)

1790.	1795.	1800.	1805.	1810.	1816.	1820.	1824.	1831.	1840.	1845.	1850.	1855.	1860.
72	82	93	104	122	115	109	112	103	100	99	102	116	116

(*b*) 1860–91.

(By Mr. A. L. Bowley. Quoted from the *Economic Journal*, December, 1898, by permission.)

Changes in average wages in each trade expressed as percentages of their value in 1891.

Industry.	1860.	1866.	1870.	1874.	1877.	1880.	1883.	1886.	1891.
Cotton	64	74	74	90	90	85	90	93	100
Wool	87	92	97	105	114	110	105	100	100
Building	78	90	90	98	100	98	98	98	100
Mining	68	74	72	100	75	70	75	71	100
Iron	80	87	90	103	97	94	100	96	100
Sailors	70	79	72	90	86	71	82	77	100
Compositors	83	86	94	95	96	96	97	97	100
Agriculture (England)	87	90	92	110	112	104	100	94	100
Average	73	81	83	97	94	89	92	90	100
The same calculated on the basis of 1860=116	116	132	132	161	153	144	152	146	163

(*c*) 1891–99.

(Calculated chiefly from the Reports on Changes in Wages and Hours of Labour issued annually by the Labour Department.)

1890.	1891.	1892.	1893.	1894.	1895.	1896.	1897.	1898.	1899.	1900.
161	163	161	160	159	160	163	163	165	166	170

The above index numbers form the basis of the line in the diagram representing the course of money wages.

A SHORT LIST OF WORKS CONTAINING WAGE STATISTICS.

A. L. Bowley. "Wages in the Nineteenth Century" (1900), and writings in the "Statistical Journal," June, 1895, and 1899–1900.

G. R. Porter. "Progress of the Nation."

S. and B. Webb. "Collection of Trade Union Literature and MS. at the British Library of Political Science."

G. H. Wood. "The Course of Average Wages. 1790–1860." *Economic Journal*, December, 1899.

Blue Books:

Return of Wages. (1830–1886.)
Wage Census. (1886–1891.) 5 vols.
Labour Gazette.
Labour Commission. Minutes of Evidence and Reports.
Fourth Report on Trade Unions.
Annual Reports on Changes in Wages and Hours of Labour. (1893–9.)

The Industrial Future of South Africa.

BY J. A. HOBSON.

IT is natural that a nation which above all else means business should make some attempt to estimate the industrial value of its empire in South Africa in the near future for purposes of internal wealth, trade, and employment of British capital and labour. The proverbial difficulty which attends the art of prophecy is, however, greatly enhanced in such a task as that which we here essay. Not in politics alone, but in industry, South Africa has shown itself a land of surprises, of sudden brilliant coups and of equally sudden and signal catastrophes. The laws which we can apply to the industrial development of older European States, with tolerably steady political and social conditions, and with fairly ascertained natural resources, are of little service here. As we shall shortly perceive, every industrial condition is thoroughly abnormal; the land and climate which give the raw materials of industrial wealth, the kinds of labour which are applicable, the conditions of the labour market, and, lastly, the control of capital applied to the development of industry. No one in the past has looked for, or found, steady progress in the cultivation of the soil or in the ordinary arts of industry, or has expected wealth to be commensurate with the regular application of human toil or skill; and those who are eagerly anticipating a great future for the British Empire in South Africa are rather dazzled by hopes of the miraculous than are relying on the sweat of their brow for the rewards they hope to win.

Kimberley and Witwatersrand have been miracles, and the age of miracles may not be past, so that it is not wholly idle to

anticipate the possibility of rich "finds" in the future. But, when one essays a forecast of the industrial future of a country, it is right to ignore what is essentially incalculable, and to base our estimates upon known facts of the past and present. Such indications of mining and other natural wealth as have already been disclosed may fairly claim a due consideration, but general language about "highly mineralised" districts must not be taken to justify the belief in a succession of "Rands" or even of a single second treasure-house like that which spreads from Johannesburg.

It is first necessary to indicate clearly what is covered by the term South Africa for the purpose of our inquiry. For the last sixty years the area of British South Africa has been constantly shifting, generally, though by no means always, expanding in size, and taking in new conquered or ceded territories which have become either integral parts of the British Empire or else Protectorates. The accompanying map will serve to indicate the part of South Africa south of the Zambesi which is now in effective occupation or control as British territory compared with the territory ceded by the Dutch in 1805. Setting aside the formation of the separate colony of Natal in 1856, the chief growth until the last decade was by a series of accretions to Cape Colony, which expanded along each border, absorbing one after another Kaffraria, Griqualand West, the Transkei, Tembuland, Griqualand East, Southern Bechuanaland, and Pondoland. Natal has grown by the accession of Zululand for general purposes of government, while Basutoland and the huge Bechuanaland Protectorate stand under the direction of the British Crown. In 1889 Great Britain conferred upon a Chartered Company, consisting of seven men, a virtual political and commercial possession of the huge tract of country commonly known as Rhodesia. The full extent of this concession is not generally realised, for it extends far beyond the limits of Matabeleland and Mashonaland, including an ill defined and unoccupied range of territory north of the Zambesi. Mr. Rhodes thus succinctly described its size to the shareholders of the Chartered Company on January 18th, 1895: "We possess the land, minerals, and territory from Mafeking to Tanganyika—that is, twelve hundred miles long and five hundred broad." It is true that the political control of the Company does not cover the whole of this area, but this Company claims full rights over the land and minerals of the entire country thus designated. Finally, we may take account of the conquest of the two South African Republics and the incorporation in the British Empire of a territory larger than France, with the addition of the new dependency of Swaziland recently ceded to the South African Republic.

THE INDUSTRIAL FUTURE OF SOUTH AFRICA.

The area of British South Africa and its proximate white population may be thus presented, eliminating for present purposes consideration of the territorial and other rights claimed by the Chartered Company north of the Zambesi, and treating that river as the northern boundary of British South Africa :—

	Area—Miles.	White Population.
Cape Colony (including Walfish Bay)	277,000	376,812
Basutoland	10,293	600 (?)
Bechuanaland	200,000	800 (?)
Protectorate (Natal)	20,461	61,000
Zululand	12,500	1,100
Rhodesia	142,000	9,000 (?)
Transvaal	127,600	225,000
Orange Colony	48,326	78,000
	838,180	752,212

When it is borne in mind that this small white population, counting less than 800,000, or one to every square mile, is situated in a country with a black or coloured population which, though not accurately ascertained, probably exceeds 6,000,000, the peculiar economic character of the country will be recognised. Further, it must be kept in mind that, as the above figures show, outside certain portions of Cape Colony and the Transvaal the white population dwindles into utter insignificance, and that, of the British population, by far the largest part is resident in a few towns. Johannesburg, with its 50,000 whites ; Capetown, with some 25,000 ; Kimberley, with 12,500 ; Bloemfontein, 7,000 ; Grahamstown, 6,300 ; Port Elizabeth, 13,000 ; Durban, 11,200 ; and Maritzburg, 9,500, swallow up a large proportion of the whites and a very large majority of the British whites.

These few dry facts relating to area and population are essential to an understanding of the problem of the future economic development of South Africa, which is thus seen to be an immense country very sparsely peopled, according to European standards, with a very small proportion of that population white, and the bulk of the British whites resident in towns.

The briefest survey of the industrial past of South Africa indicates that up to recent years it ranked as a very poor and struggling country, offering few temptations to British or other European settlers in search of wealth or steady remunerative employment. Dependent as the entire country has been from its earliest settlement up to the present time upon importation for many of its foodstuffs and other necessaries of life, the slight, slow, precarious character of its export trade until the seventies is a fair index of its general economic weakness. Wine, wool, and hides, supplemented later on by ostrich feathers, were its leading exports, and, largely influenced as these trades were both by irregularity of production and by the fluctuations attending demand for luxuries, the oscillations alike of trade and of public income seriously crippled the government and the private development of the colonies. By 1840 the valuable trade in Constantia and other wines completely collapsed, never to be recovered, and, though this loss was in part compensated by a growing export of wool and hides, the next three decades were a constant period of struggle for the colony. In the sixties the economic and financial condition of the country was stationary, if not retrograding. The year 1870 may be said to make a decisive turn of events in the direction of growing industrial prosperity. That year marks the beginning of a rapidly advancing new export trade in mohair, due to the large recent introduction of Angora goats, one of the few trades which has made a regular and satisfactory advance from a value of £26,673 in that year to £676,644 in 1897. The new prosperity of the seventies was not, however, chiefly due to this, or to the great rise in value of wool. Under the far-sighted direction of Mr. Molteno, railways and other public works had materially contributed to give a solid foundation to commerce, and to inspire that confidence in the future of the colony which had hitherto been lacking. But by far the most important single factor in the new order was the discovery of diamonds in the neighbourhood of Kimberley and the phenomenally rapid growth of trade upon the diamond fields. Diamonds were first discovered in considerable numbers at Kimberley in 1869–70, and a rapid rush of adventurers speedily put a large mining and trading population on the land. Although it was some years before this trade attained its full size, its influence, taken in conjunction with the other causes above-mentioned, served to revolutionise the public finances of the colony, as is indicated by the fact that the revenue rose from £558,187 in 1869 to no less than £1,039,886 in 1871, whilst in 1873 and 1874 no less than £235,000 in the shape of permanent loans was paid off out of revenue. It may be fairly said that Cape Colony was "kept" by diamonds from 1870 until the discovery of

the Witwatersrand and the new commerce with the Transvaal eclipsed even that trade. From 1870 to 1890 the import and export trade of the colony showed a regular and satisfactory advance, though the check set upon the growth of the diamond industry by the formation of the De Beers Amalgamation in 1885 may be said to have stereotyped that industry. From 1890 the colony—as, indeed, the whole of British South Africa—has been dependent for its increase of trade and wealth upon the goldfields of the Rand, the export of gold, and the import of the necessaries, conveniences, and luxuries of life for the mining and trading population of Johannesburg and its neighbourhood.

The following table shows the growth of import and export trade of Cape Colony and the proportion which the United Kingdom has of it:—

Year.	United Kingdom.		Total Value.	
	Imports from.	Exports to.	Imports.	Exports.
	£	£	£	£
1870	1,806,305	2,121,149	2,352,043	2,569,499
1875	4,712,203	5,363,433	5,731,319	5,755,178
1880	6,124,424	7,336,099	7,662,858	7,710,191
1885	3,759,387	7,451,255	4,772,904	7,811,444
1890	7,825,266	9,707,416	9,366,446	9,837,796
1891	7,020,493	10,676,017	8,572,766	11,116,231
1892	7,691,195	11,576,370	9,487,241	11,978,067
1893	9,203,317	12,401,227	11,364,836	12,956,554
1894	8,877,633	13,352,658	11,298,645	13,696,538
1895	10,427,201	16,316,001	13,612,405	16,798,137
1896	12,807,332	16,404,469	17,935,039	16,951,838
1897	12,839,271	19,019,161	17,931,878	19,436,304

The trade of Natal upon a much lower level exhibits a similar dependence upon the new mining industries. The year 1870 here also marks a tolerably rapid advance, though naturally the influence of Kimberley was less direct than in the case of Cape Colony. How far Natal also has thriven upon the Transvaal goldfields, especially since the opening of direct railway communication with the goldfields, the appended figures show.

Year.	Imports.	Exports.
	£	£
1870	429,527	382,779
1875	1,268,838	835,643
1880	2,336,584	890,874
1885	1,518,557	877,483
1890	4,417,085	1,379,657
1891	3,535,831	1,371,240
1892	3,165,244	1,480,606
1893	2,236,738	1,242,169
1894	2,316,596	1,197,611
1895	2,469,303	1,138,502
1896	5,437,862	1,705,375
1897	5,983,589	1,621,932
1898	5,323,216	2,161,386

The direct dependence of the trade of both colonies in recent years upon the Transvaal, *i.e.*, upon the Witwatersrand, may be thus approximately indicated. In the case of Cape Colony, about one quarter of the total import trade has consisted of goods in transit for the Transvaal, while the importance of raw gold as an export is measured by the fact that in 1897 it formed a value of nearly £11,000,000 out of a total export value of a little over £19,000,000, and in 1898 nearly £15,500,000 out of a total of £24,000,000. While little gold leaves the Transvaal through Natal the goods carried to the Transvaal formed in 1897 about one-third of the total value of the export trade.

The following table of imported goods will be of service in indicating the relative importance of the present ports of entry into the Transvaal:—

	1896.	1897.
	£	£
Natal	3,001,033	3,610,649
Cape Colony	8,017,229	5,611,886
Orange Free State	944,325	871,738
Delagoa Bay	2,125,543	3,469,554

The great and growing importance assigned to Delagoa Bay as the chief natural port of entry for the Transvaal may be expected

to operate in stimulating Great Britain to acquire by purchase at no distant date the strip of Portuguese territory along the coast, while a similar motive will impel her to the acquisition of Beira, in order to secure under British control the natural sea approach to Rhodesia. These motives will be so powerfully reinforced by the growing dependence of the mining industries, both of the Transvaal and Rhodesia, upon supplies of native labour from these Portuguese territories, that every effort will doubtless be made to round off the British Empire south of the Zambesi by the speedy acquisition of the large tract of country along the east coast. In considering the probable industrial future of South Africa it is almost necessary to regard this new extension of British territory as a *fait accompli*, and to consider that the rail routes from Delagoa Bay and Beira, as well as the German-British line from Walfish Bay, which is already contemplated, are available under proper management for the development of the great North.

So much for the main facts of economic development in the past. It will now be convenient to give a summary of the relative value and importance of the chief lines of industry in South Africa at the present time as a basis for future calculations. For this purpose we may take the common divisions of pastoral, agricultural, and mineral products, ignoring manufacture, which is virtually non-existent.

Since pasture is far more followed than agriculture we may assess it first. The main occupation in most parts of the country has always been the keeping of cattle and sheep, to which, in more recent years, goats and ostriches are to be added. Mr. Bryce summarises the position of agriculture by saying that "Nearly all the land that is not rough mountain or waterless desert, and much that to the inexperienced eye seems a waterless desert, is in the hands of stock farmers, whose ranges are often of enormous size, from six thousand acres upwards." In 1893 Cape Colony contained about 2,000,000 head of cattle; Natal, 725,000; Orange Free State, 900,000; Bechuanaland, 800,000; while in Cape Colony alone in 1896 there were 14,400,000 sheep and upwards of 5,000,000 Angora and other goats. These numbers, however absolutely large, are small when the extent of the country is taken into consideration. There is extremely little good pasture, even in the Eastern Province, the Free State, or Mashonaland, according to European standards, and over a large proportion of the country three acres are allowed for a sheep, a quantity which must be increased to six acres in the sterile regions of the Karroo. The total yield of wool is extremely small when compared with such a country as Australia, amounting as an export to a value of only £1,782,498

in 1898. Ostriches, which are kept in certain districts of Cape Colony, were numbered in 1896 at 225,000, and the value of their feathers exported in 1899 at £605,058. The value of the export of hides amounted in 1898 to some £200,000.

When we turn to agriculture we are confronted by the significant fact that, while all sorts of cereals can be and are grown in South Africa, the country does not grow enough grain for its own consumption, but is a considerable importer of these and of other foodstuffs. In 1898 nearly £1,000,000 worth of "corn, grain, and meals of all kinds" were imported into Cape Colony, largely, no doubt, for carriage into the Transvaal. In Cape Colony there are only three districts where any considerable growth of grain takes place, the area of Herschel and Barkly East, lying between Stormburg and the Orange River, an eastern district with Graaf Reinet for its centre, and an area round Malmesbury in the extreme south-west. One of the largest grain districts further north is on the south-east border of the Free State, where there is a periodic rainfall. Some small quantity of grain is also grown in the centre of the Transvaal. In Natal some maize and less oats are grown. Some fruit is now raised for export to European markets, and in Natal and the Transvaal near the towns Italians and Indians have developed considerable market gardening. A small quantity of sugar is raised in Natal, and a little tea industry has grown up. The sugar industry yielded an output of 15,000 tons in 1897–8, while tea in that same year produced a value of £200,000. Sugar and coffee have also been attempted, but so far with no considerable success, while the more flourishing industry of tobacco has not yet found a market outside South Africa. Of all these the export fruit trade is the only one which hitherto has disclosed great promise or which has been experimented upon and developed by large capitalists.

Regarded from a general standpoint, as an agricultural country South Africa is decidedly poor. Its chief defects are an utterly inadequate rainfall over the larger half of the country, which amounts to absolute aridity in the Karroo and large tracts of land to the north; and even where there is a tolerable rainfall, it either occurs at the wrong season for growing wheat and other grains, or it falls upon rough and hilly land incapable of cultivation. Without artificial irrigation not one-tenth of the area can be deemed suitable for any sort of crop. The present barrenness of the country where Europeans can live in safety is partly attributable to an almost total lack of forests, a defect which is doubly damaging in that it reduces the rainfall while it permits the heavy rains which do occasionally fall in fierce tropical showers to flow away instead of helping to fertilise the earth for vegetative purposes.

Those who predict a rapid development of South African resources under the new impulse of secure Imperial control profess to look with confidence to a swift transformation of the conditions of agriculture. The Dutch farmers, in whose hands this industry has almost entirely remained hitherto, are, it is maintained, ignorant, indolent, slovenly, and unprogressive in their methods; have only cared to cultivate a little patch of land around their homesteads sufficient to supply the barest needs of the farm, and have been content to leave the rest of their land for rough grazing of cattle without any attempt to put it into proper cultivation. British skill, enterprise, and capital will, it is said, soon change all this, and it is asserted that in a few years' time many thousands of English yeomen and Scotch peasants will be spread over large tracts of land in the Karroo, in the Orange Colony, the more fertile parts of the Transvaal, and Mashonaland, breaking in the land for profitable agriculture to supply the population of the mining and industrial towns which will arise under the new order. Now, those who indulge in these glib prophecies are generally quite ignorant of the real difficulties and drawbacks of South African agriculture. It may be safely asserted that the life of the South African grazing farmer (and nearly all the farms are chiefly grazing farms) is one which English and Scotch farmers or farm labourers, carrying with them the habits and ideas of our native land, will not consent to live. The Boer is a product of long special selection, which has evolved men and women who are content to live a solitary, self-sufficing life, where there is no neighbourly society attainable except on rare occasions, and where towns are to be seldom visited. British settlers have hardly ever consented to enter such a way of living, and if they have attempted it they have commonly abandoned it for the more congenial life of the towns. The notion of plumping down reservists and British yeomanry upon the soil by grants of land, or even upon ready-made and confiscated farms, and of inducing them to stay, cultivating the land and rearing "loyalist" families, is quite chimerical. It was tried in 1886 after the Warren expedition in Bechuanaland, and proved an utter failure, the recipients of land speedily disposing of their claims and drifting into the towns. The slightest reflection suffices to show how improbable it is that British settlers would choose to quit their own country for the gloomy and hazardous life of a farmer in South Africa. As for our soldiers, how many of them are competent for agriculture in favourable circumstances in the home country, and of the few who might be competent, how many will prefer South Africa to Australia, New Zealand, or North America? Why should the sons of farmers or the small number of other men possessed of the requisite skill, enterprise, and resourcefulness for a successful

career in a new country choose South Africa? Everywhere agriculture is a precarious employment, but in South Africa the risks are greater, more numerous, and more incalculable than elsewhere. The unprogressive character of Boer farming is not wholly due to the defective capacity of the farmer. Drought is only one of the troubles which beset agriculture; rinderpest, the tsetse fly, and horse fever periodically sweep off the live stock of entire districts. For many years together prodigious swarms of locusts have eaten every green thing upon the earth, and, even though modern science may devise remedies against these pests, it is hardly possible to provide against the violent hailstorms and other freaks of weather which often destroy the entire fruits of months of careful husbandry.

The two chief difficulties, however—the insufficient water supply and the lack of large near markets for bulky and perishable produce—are capable, in theory, at any rate, of being overcome, and those who take a sanguine view of the agricultural prospect look to overcoming them. Irrigation—by means of tanks in which the rainage can be stored as in dry parts of India, the digging of artesian wells as in Algeria—might, it is held, have marvellous results upon the tillage of many regions gifted with a naturally fertile soil, such as the Karroo. Private experiments have shown that under favourable circumstances, as upon the Duplessis estate near Kimberley, where the total rainfall is adequate and there is a good market at hand, irrigation is highly profitable. But the irrigation experience under Government schemes at Beaufort West, the Vlei Irrigation Reservoir, &c., has proved financially disastrous, and, though several large irrigation schemes have for some years been under consideration, very little has been actually accomplished. There can, however, be no question but that, where a fair catchment area is available, irrigation could be successfully applied where it is worth while to do so. The cost, however, of any really effective sub-irrigation would be very considerable, in many instances far exceeding the total present value of the land. The vague notion prevalent in some quarters that large grants of public money will be voted for such a purpose, irrespective of the prospect of an adequate return in the near future, and the proposal that military labour may be employed in forwarding large schemes of irrigation, may be set aside as futile suggestions. If a capital expenditure large enough to put large districts of land in a condition to make tillage pay, and to attract large numbers of progressive farmers on to the land, is to be undertaken, it must be clearly shown that such expenditure can be made remunerative in an ordinary business way. This is ultimately a question of markets. No one seriously believes that the export of fruit, hides,

feathers, and other natural products will grow to dimensions which will support in prosperity a large population. It is to the growth of home markets, the swelling population upon the mining areas, and the rise of great industrial towns, that the South African farmer must look for his chief market. If the Transvaal and Rhodesia have before them the wonderful future which some predict, and a large mining and manufacturing population will arise in the next few years, engaged in highly profitable industries, while a network of railway communications will accompany this rise, the economic conditions of successful agriculture are obtained. Such a contingency might justify the application of large amounts of private or public capital to irrigation and land improvement, and the land thus improved might be worked by more progressive and intensive methods than are applicable at present.

Even in this case it is highly problematic whether the actual work of farming would be undertaken to any great extent by British settlers. The Dutch are the people who are settled on the land and who breed fastest; it is by no means certain that they are inherently conservative and unadaptable to more profitable modes of farming, nor is it clear whence the expected stream of British colonisation is to flow, or what adequate stimulus is to be applied to induce any considerable portion of the diminishing agricultural population of England and Scotland to cast in their lot amid the uncongenial physical and social surroundings of South Africa. The English agricultural labourer, save in the rarest instances, has neither the skill, the capital, the enterprise, or the grit required for the conditions of such a life, and the present of a piece of land with some Government assistance in draining it will not compensate these wants.

Since, then, it seems improbable that South Africa is destined to be a great grain or meat exporting country, it is to the general industrial development of the country that we must look if a considerable population is to be supported on the soil.

The confidence in the great and rapid industrial future of South Africa is based primarily upon the mineral wealth it is believed to contain. The extraordinary discoveries of diamonds and gold within the last thirty years have not unnaturally dazed the public mind, so that it has come to have a well-nigh boundless belief in the mining future of the country. The mineowners and other business men of the Transvaal and the capitalists of the Chartered Company have dinned into the public ear the "highly mineralised state" of the country; we are invited to believe that the mining past is but a foretaste of the treasures that will be disclosed under the security of British government with a

judicious application of British capital and enterprise, and that, in addition to the dazzling resources of gold and diamonds, more sober but highly profitable industries will be found in the working of silver, copper, tin, iron, and coal.

Now, it must be clearly understood at the outset that these descriptions of the richly mineralised state of the country commonly proceed from persons with a large financial stake in the future of the country, whose properties are actually and greatly enhanced in present value by the public confidence thus induced. It is true that the capitalists who have investigated the resources of the Transvaal and Rhodesia know more than anyone else about the actual condition of the country and its probable development; in this sense they are entitled to rank as authorities. But it is equally true that their judgment is that of highly-interested parties who are in a position to make enormous financial profits by creating a confidence in the future of these countries, whether that confidence is really justified or not. Even the official investigations undertaken by Imperial or Colonial officials cannot be implicitly relied upon, for the information they supply is, in most cases, almost of necessity derived from these same interested sources, and the investigations which such officials make are largely directed by interested men upon the spot. For these reasons it is extremely difficult to test assertions which are not borne out by patent facts. Sober calculators and economists will discount very heavily conjectural forecasts of Chartered magnates and their friends, and, though admitting the possibility that rich surprises may await us in the future as in the past, they will base their calculations on known present and past facts. It is, indeed, known that all the minerals above-named and many others are found not only in the Transvaal but in other parts of South Africa, but with a single exception, that of coal, it is not proved that any of them can be profitably worked to any considerable extent. The two known treasures of South Africa are diamonds and gold, and it is to the probable future development of these that we had best look for the foundation of the industrial future.

In such a survey the diamond industry need not detain us long. The early years of the Kimberley diamond fields, when individual diggings and innumerable small companies existed, seemed to give promise of an indefinitely large industry and population. This, however, was, of course, illusory, for the size of the industry being ultimately dependent upon the number of diamonds which could be profitably sold was, like other luxury trades, rigidly restricted by the demand of a tolerably small consuming public. In no case could the industry have grown beyond a certain size; in point of fact, its growth was prematurely checked by the monopoly

OVAMPO
DAMARALAND
GERMAN
SOUTH WEST
AFRICA
Walvisch B.
GREAT
NAMAQUALAND
BECHUANALAND
PROTECTORATE
RHODESIA
PORTUGUESE EAST AFRICA
TRANSVAAL
ORANGE RIVER
COLONY
NATAL
CAPE COLONY
British S. Africa in 1805.
British territory acquired since 1805.

established by Messrs. Rhodes, Rudd, Rothschild, and Co., under the name of the De Beers Amalgamation. De Beers bought up and welded into a single property the chief mining companies in 1885, and since that date the output has been rigidly controlled. Wherever any prospectively valuable mining land is found De Beers purchases it, not for working, but in order to control the market. Since 1890 the industry has, both in respect of output and of employment, been virtually stationary, as the following figures prove. "Labour" here includes only white employés, the main part of the manual work being done by Kaffirs, numbering at various times some 10,000 to 12,000.

Year.	Carats.	Value.	Labour.
		£	
1891	3,255,595	4,174,208	1,592
1892	3,039,062	3,906,992	1,709
1893	2,758,827	3,821,443	1,793
1894	2,507,409	3,013,578	1,553
1895	3,355,863	4,323,308	1,593
1896	3,283,439	4,195,651	1,740
1897	3,220,367	4,024,040	1,696
1898	3,232,057	4,124,170	1,653

So absolute is the control of De Beers, not merely over the possible diamond fields of the colony but over any prospective mines in Rhodesia and elsewhere, that it is idle to expect that any considerable growth of diamond mining yielding employment to British labour or capital will take place.

It is to gold and not to diamonds that we must evidently look for any large rapid demand for new British labour and capital. There is no such economic check upon gold output as is applicable in the case of diamonds. Even if the growing concentration of capitalism on the goldfields is carried to the form of an amalgamation as complete as that of De Beers, and practically vested in the hands of the same little group of financial capitalists, it by no means follows that any similar limitation of output and employment will ensue. On the contrary, whether competition or combination prevails, it would seem to be to the interest of the mineowners to turn out the gold as quickly as it can be profitably got, working all known mines down to the margin of minimum profits. This will doubtless be done by the keen business men who own the mining lands along the forty miles of reef, and who already possess rights of pre-emption over all other known gold-bearing lands in the Transvaal. The pace at which the gold mining of the Rand has proceeded since its start in 1887 certainly

indicates a large expansion in the near future. In 1887 the output of gold was no more than £80,397 in value. The figures for the last three years available indicate the recent rapid growth and present magnitude:—

	Value £.
1896	8,597,013
1897	11,475,765
1898	15,141,363

The rate of output for the first eight months of 1889 fully warrants the chief engineer of the Consolidated Goldfields in estimating that "If there had been no interruption of the mining operations during the present year the output would have exceeded £20,000,000." In 1898 the Witwatersrand contributed 25½ per cent. of the total world's output of gold, and almost the whole of this was got within twenty-five miles of Johannesburg. The dividends paid in 1898 amounted to £4,847,505, and even this by no means includes the full net profits for the year, a good deal going to wipe out previous losses in the mines just above the paying margin.

Mining authorities agree that output, profits, and employment will be far greater in the near future than in the past. The authority quoted above states that "The amelioration of conditions consequent upon good government will most materially enhance the value of the properties of the Witwatersrand district. Not only will there be a direct saving per ton of ore treated, but the tonnage of payable ore will be thereby considerably increased." So say others, agreeing that the result of the war will be an increased profit of several millions for the shareholders of the mines, though it is fair to add that these calculations were made before there was any serious thought of saddling the mines with any part of the expenses of the war. But even if heavy taxes were imposed there is no reason to suppose that they would, if imposed upon net profits, seriously interfere with the future development of gold mining. How far, then, can we rely upon gold mining to secure a bright industrial future for the country?

It must be premised that there is no probability of any discovery of other goldfields at all comparable in size or richness with the Rand, which in its peculiar geological formation stands almost alone in the goldfields of the world. Nowhere else in South Africa are there signs of that "banket" formation which gives its reliable and calculable character to the goldfields of the Rand. Other districts of the Transvaal opened for gold mining before the Rand, Potchefstroom, Heidelberg, Barberton, and Lydenberg, have, with very slight exceptions, proved failures, and contribute but an

insignificant part of the total output of the Transvaal. In various parts of Natal, Zululand, Swaziland, and North Bechuanaland quartz reefs containing gold are worked to some slight extent. But no considerable hopes are entertained in any of these quarters. In Southern Rhodesia there is some reason to believe that payable gold mines will be worked within a few years' time, but the bright hopes put forth by the Chartered Company (which has secured in advance 50 per cent. of all prospective profits) are not justified by the finds of "ancient workings" or by the small samples of quartz and alluvial gold which have been yet produced. During the next few years it is highly probable that plenty of British capital and some British labour will be employed in work of "development," but the establishment of any considerable gold-mining industry in Rhodesia upon a permanent and profitable footing is quite conjectural. The real substantial asset to which we must look is the Rand, and we have to ask "What contribution does the Rand seem likely to make towards the future industrial prosperity of South Africa? What is the amount of payable gold in the Rand, allowing for probable improvements in methods of working and economies of labour? At what rate will this gold be taken out, and how long will the mines last, continuing to yield profits and employ labour?" To such questions only tentative answers are, of course, possible. Most of the experts who gave evidence before the Industrial Commission at Johannesburg in 1897 held that £700,000,000 was a reasonable estimate of the amount of gold which remained to be abstracted. Even if we suppose that improved methods allow lower grade ores to be worked we cannot reasonably suppose that more than £800,000,000 still remains to be got out. Now, huge as this quantity may seem, it does not furnish more than the output of a single generation if we assume a progress in the rate of output much exceeding that of 1899. If the progression of the last few years from £8,000,000 to £10,500,000, £15,000,000, and £20,000,000 respectively, be maintained in the approaching boom, and we suppose a yield of £30,000,000 or upwards is reached, it is evident that this vast treasure-house will by no means last even the fifty or sixty years which so cautious an authority as Mr. Bryce is disposed to assign to it. For some twenty or thirty years it is true that an industry considerably larger than that of the past can be maintained, and, if the political security of the country permits, it is extremely probable that within a few years a large increase in gold mining and its attendant industries will actually take place in the Transvaal. This prosperity will more or less make itself felt throughout South Africa, and will help to make profitable manufacture, trade, and agriculture possible. But such a basis for the prosperity of so large a country as South

Africa is in itself quite inadequate to furnish a secure and substantial future. Even apart from the political crises which have been rife in the past, and from which there is little likelihood that the British flag will win immunity, the speculative character of the gold industry will impart unsteadiness to all its attendant trades, while the very economies to which the mining capitalists look forward will in large measure be won at the expense of the trading and labouring classes.

Anyone who closely follows the recent development in the structure of the mining industry of the Rand will perceive a rapid tendency towards concentration of the entire profitable business in the hands of two or three groups of mining financiers, who have been working ever more closely together, both in the acquisition of the more valuable propositions and in the regulation of the industry by means of the Chamber of Mines. It is only reasonable to suppose that this movement will go further, and that the forty miles of gold-yielding reef will soon be under the absolute control of a combination in which Wernher Beit and Co. and the Consolidated Goldfields (Rhodes, Rudd, Rothschild, &c.) will be paramount. The effect of such an amalgamation upon the commercial prosperity of Johannesburg may not be so disastrous as that of De Beers upon Kimberley, but it will have a similar tendency to place the whole of the industrial, political, and social life of the neighbourhood under the autocratic control of a single great profit-mongering company. The effects of this, both on the investing and still more upon the employé class, will be most momentous. Those who, as business men, are looking forward to South Africa, and in particular the Transvaal, as a growing market for investments, will find that all the really favourable fields have been already occupied by a small group of men, mostly foreign Jews, who have sucked out in advance most of the values, and who will use the ordinary investor as a plaything in their game of speculation. What applies to the Transvaal mines is almost equally applicable to every other valid asset in South Africa. Financial capitalism has attained there a character and dimensions which are unique. In a very poor country a small group of big capitalists has grown up, fastening their control upon the few spots where really valuable natural resources have been disclosed. This same small group owns the diamond fields at Kimberley, the chief properties in the Rand, together with the undeveloped deep levels upon which the future of the gold mining mostly depends; the agricultural and mining lands of Rhodesia are in their hands, while the control of the Northern Railway and of the proposed railway from Walfish Bay will enhance the industrial dominion which they will wield.

Nowhere hitherto has so great an economic power over so large a country been vested in so small a number of wealthy men united in their business interests. It is impossible to regard with satisfaction or security the industrial development of such a country, knowing that in a score of different ways the interests of these financial capitalists traverse the interests of the body of white colonists. Take, for instance, the position of the black and white miners on the Rand. It is true that the expected boom in the gold-mining industry will give employment to an increased number of employés on the mines and in related industries. But what will be the economic position of these employés? Hitherto the wages, alike of Kaffir and of white labour, have been relatively high; British working men on the Rand and in Johannesburg have been earning high money wages (£25 to £32 per month), have maintained a high standard of material comfort, and have enjoyed an amount of practical freedom and leisure greater than that which they could have obtained anywhere else. Mining magnates have already been incautious enough to admit that they intend to swell the profits of their shareholders by reducing the price of labour, both black and white. Nor is this an idle boast, for the position which they shortly expect to occupy will enable them to dictate their own terms in the labour market, provided they can, through their political and business propaganda in Europe, induce a temporary flow of white labour into the country. The black labour, which is perhaps their chief immediate concern, they hope to manipulate through the friendly assistance of the British Government, strengthening their hold upon the working Kaffirs by an application of hut and labour taxes which shall force the requisite increase of labour to the mines, and by the establishment of native locations along the reef which shall breed a constant fresh supply of labour. But the wages of white labour will also be reduced when the control of the Chamber of Mines over the entire industry is perfected and the discontented miner has no option of employment. It is confidently hoped that the coming "boom" will draw to Johannesburg a supply of white colonists far larger than is required to satisfy the increased demand for labour on the mines, and so bring down the general price of labour in South Africa. It is quite possible that this may be a temporary sequel of the war; employment may be found for numbers of miners and mechanics, and the revival of Johannesburg may draw many traders' clerks, shop assistants, &c. With the possible exception of the miners it is, however, probable that the majority of them will not be British; the tendency will be to substitute other cheaper European labour of superintendence, while the pursuits of town life will pass increasingly into

the hands of the foreign Jews who already have abounded in Johannesburg. It must be remembered that a boom in South Africa primarily affects the native labour market, for the whole of the unskilled labour in mining, agriculture, and other industries is done and will continue to be done by Kaffirs. The demand for British labour will be confined to work of superintendence, and a diminishing proportion of such skilled and responsible manual work on the mines and in the building and manufacturing industries as Kaffir (or may be Chinese) labour cannot be trained to undertake. A considerable swell of industry does not, therefore, imply any great new demand for British labour. The tendency upon the Rand has been of late to reduce the proportion of white labour to black. For instance, whereas the native labour in regular employment increased from 47,000 in 1896 to 67,000 in 1899, the white labour increased during the same time from 7,430 to 9,476, a considerably lower rate of growth. About the middle of the year 1899 the number of blacks and whites employed was 95,000 and 11,000 respectively. Moreover, statistics show that it is in the work of construction and development that the largest proportion of white labour is required. This work is in its nature temporary, and will bear a diminishing importance as compared with the actual work of getting gold. A few thousand immigrants will supply all the demand for white labour which seems likely to be forthcoming on the mines and in Johannesburg, and probably the bulk of these will not be British. Railway construction, roads, irrigation works, and some possible development of Rhodesian mines, provided European confidence can be maintained long enough to evoke the necessary capital, will furnish employment for some hundreds, possibly some thousands, more in superintending native labour. Such work, however, will only be of a temporary nature, unless the country discloses new and hitherto unascertained resources which will guarantee a steady growth of genuine industries. The gold-mining outlook, however bright, does not in itself provide an industrial future for South Africa as a white man's country, nor can it serve alone to furnish an adequate support to agriculture which shall justify great irrigation schemes and other expensive land improvements.

If there is a really great industrial future for South Africa, one which will make it a remunerative field for the large employment of British labour and capital, a stabler and more varied basis must be found than gold and diamonds. Rotund phrases of prospectuses and official reports point to the existence of large and serviceable stores of coal, iron, and other common minerals which shall form the foundation of great manufacturing industries and thriving commercial towns in the not distant future. But more is needed

than Mr. Rhodes's assurance regarding Rhodesia that "It is not only a highly mineralised country, but that it will be a highly payable country with its minerals," or than the report of the British Vice-Consul at Johannesburg, to the effect that "The mineral resources of the State are marvellous, and there is no doubt that under more favourable circumstances they would be more rapidly developed. This would bring an increased population, and a large field for British commerce and enterprise would be opened up."

Of all the mining resources, outside gold and diamonds, to which such free and frequent references are made, there has been no actual development of any appreciable size, except in coal mining. A certain quantity of coal is got of fair quality for use upon the mines, a little over a million and a half tons in 1897 and 1898. But as yet no evidence exists that any quantity of really high-class coal is available, still less that ironstone of good calibre exists in its neighbourhood. Iron has been tested and found in various places, and we hear of "a reef of magnetite, from 20 to 40 feet wide, extending for several miles alongside the coal, and of such quality as to yield 70 per cent. of metallic iron." We shall doubtless hear plenty of such statements during the next few years, when European investors are invited to put their money into iron-mining companies. But the solid fact remains that iron has not been worked upon any scale which enables its possibilities as an industry to be tested, and the industrial centres which are to arise upon the machine manufactures of South Africa assume to the eye of the judicious investigator a very far-off appearance.

I have treated the question of the industrial development of South Africa as a purely economic question, with hardly any reference to political conditions, and yet it is idle to suppose that these latter will not exert a frequent interference with the operations of the industrial forces. The notion that the establishment of British Imperial authority over South Africa will of itself suffice to draw large quantities of British capital and labour into the country and secure its general industrial development is, of course, too futile a proposition to require discussion. What is economically necessary is a large related simultaneous development of mineral, manufacturing, and agricultural resources. The difficulties of a large and profitable agriculture, such as can maintain a great population on the soil, are seen to be of a kind which can only be overcome by providing great profitable markets within the country, a condition which implies a big various development of mining and manufacturing centres. There is no valid reason to suppose this condition will be present as a steady permanent factor in South African civilisation, or that the "boom"

which will be organised upon the apparent settlement of this war will be sustained by the discovery of adequate genuine resources within the country. The structure of the coming economic greatness of South Africa is too unsubstantial, woven too visibly out of the specious imagination of financiers, to inspire us with any confidence. The political future of the country, moreover, will remain dark, and liable to destructive storms arising out of the race hatreds of the whites and the still more irreconcilable antagonism of whites and blacks.

Even were all the strictly economic features of industrial prosperity present, and a permanent settlement of the feud between Dutch and British were attained, it is difficult to suppose that a sound, stable industrial civilisation could be built by the sons of European democracies upon a basis of black serfdom, the chronic condition of South African industry in the past, the present, and the future.

Towards Municipal Socialism.

BY J. KEIR HARDIE, M.P.

MUNICIPAL Trading has of late claimed an amount of public attention second only to that given to the war. It has been discussed in the House of Lords, at conferences of various kinds, including the Economic Section of the British Association, and has had a special Joint Committee of Lords and Commons all to itself. It is frankly admitted that the municipal developments of the past few years have gone far beyond anything contemplated a quarter of a century ago, and the question at issue is whether some effective check should not be placed against any further extension of municipal powers, especially such powers as enable municipalities to enter into competition with private enterprise. There are three more or less well-defined parties to the discussion. There is the philosophic Anarchist school so ably represented by Mr. Auberon Herbert, which professes to draw inspiration from Mr. Herbert Spencer, and which sees in every municipal undertaking an interference with the laws which govern human progress and development, which, so it is alleged, can only operate beneficially when left free to play upon the competitive forces which determine who is fitted to survive. The philosophic Anarchist will freely concede the wisdom of the community supplying itself with water, milk, coal, etc., provided it does so as a result of proved superiority achieved and maintained over its competitors in the open field of competition; but to undertake the work as a result of a monopoly conferred by law they hold to be wholly bad. "That which is beneficial to the community as a whole," says Herbert Spencer, "it will become the private interest of some part of the community to accomplish," a saying which, however attractive as a theory, it would be hard to support with proof drawn from actual life.

Opposed to these is the Socialist school. Why, ask its adherents, should the supply of that which is beneficial to the community as a whole be left to the promptings of private interest and not be undertaken by the community itself? Competition based upon self-interest, they point out, in the end destroys itself, and leads to monopoly in the form of the trust or the combine, under which the supply of such a necessary of life as, say, water is made dependent, not upon the requirements of the community,

but the self-interest of the water company. East London abundantly proves that the two are not necessarily identical. As with water so with means of travel and communication, so also with housing and food. A free community, says the Socialist, means one in which the means of life shall be owned and managed so as to secure that the supply of life's necessaries shall be assured to all good citizens, who will thus be rendered free to fulfil the laws of their being, follow the bent of their inclinations, and develop their faculties without let or hindrance. The Socialist is not afraid of a monopoly which is owned by, and is under the control of, the community.

Midway between these two extremes stands the Utilitarian – the man in the street. Untrammelled by theories, he is free to consider on its merits each question as it presents itself. If he can be convinced that the municipalisation of trams, or telephones, or houses will be productive of advantage to the citizens generally, he is ready to fall into line with the Socialists straight away and work for the acquisition of these things by the municipality.

Various attempts have been made to set up a standard of guidance for the Utilitarians. One of the speakers in the Economic Section of the British Association in September last sought to lay it down as a guiding principle that the fact of an article being "the raw material of the earth" was the "only safe and true criterion" by which to decide whether it should be put under municipal control. Another, Professor Gonner, argued in favour of the municipalisation of such commodities as were "absolutely necessary to the public, having regard to the minimum of health and the minimum of comfort," and for which "there was a regular demand." Evidently Professor Gonner's definition carries us a long way towards the Socialist ideal. Others again would limit municipal trading to such undertakings as involve no financial risk, *i.e.*, water is not likely to be superseded as an element for quenching thirst, therefore the supply may be safely undertaken by the community. Gas and electricity, on the other hand, may be displaced by some quite new and as yet undreamed of illuminant, and, therefore, gas and electric works are risky and should be avoided. Others again would narrow the operations of the municipalities to matters of sanitation or to such undertakings as necessitate the use and control of the streets. If in the multitude of counsellors there is wisdom our City Fathers, it is evident, ought to be wise beyond reproach.

The rapid growth of the indebtedness of municipalities is a favourite topic with the opponents of Municipal Trading. They seem never to tire of telling how that whilst the National Debt is decreasing that of municipalities is going up, literally, by leaps and

bounds. In this connection I quote the following from an address delivered by the Right Hon. Sir Henry Fowler from the presidential chair of the Royal Statistical Society in May, 1900:—

The amount of debt incurred by local authorities could not be accurately ascertained in the year 1868, but it was then estimated at £60,000,000. The first year for which local taxation returns give the amount of the local debt was 1875, and it was then stated to be £92,820,000; in 1885 it was £173,207,000, in 1895 it was £235,335,000, and in 1898 the outstanding debt was £262,017,000. The purposes for which this large sum has been borrowed, as far as it is practicable to identify them, may be stated roundly as follows:—

	£
Poor Law Purposes and Lunatic Asylums	14,500,000
Schools	28,000,000
Gaols and Police Stations	1,500,000
Highways and Street Improvements	31,250,000
Sewerage	27,250,000
Markets	6,000,000
Cemeteries	2,750,000
Public Buildings, Offices, Fire Engines, and other Appliances	6,250,000
Parks and Pleasure Grounds, Public Libraries, Museums, Bath and Wash Houses, Hospitals, &c.	9,250,000
Bridges and Ferries	4,250,000
Artisans' and Labourers' Dwellings, Allotments and Small Holdings	5,000,000
Harbours, Piers, Docks, Embankments, &c.	37,000,000
Private Improvements and all other Purposes, including Advances to Manchester Ship Canal	15,750,000
Waterworks	48,000,000
Gasworks	18,250,000
Electric Light	3,750,000
Tramways	3,250,000
Total	£262,000,000

To appreciate the magnitude of the figures I have been quoting one must contrast them with those of Imperial income and the National Debt. The Imperial income for the corresponding year ending 31st March, 1898, was £106,614,000, and the National Debt at the end of that year was £638,266,000. Between 1875 and 1898 the National Debt was reduced by £131,000,000; the local debt was during the same period increased by £170,000,000. It must, however, be borne in mind that of the £262,000,000 of local debt a large sum represents money borrowed for reproductive expenditure or for purposes producing income, which produced in the same year a gross income of nearly £19,000,000, and a net income of £4,000,000; but after this allowance we are face to face with a taxation raised for local purposes of £38,000,000 from rates and £11,000,000 from Imperial funds. This expenditure is necessary and beneficial. It is an expenditure which cannot be decreased, and must and, as I think, ought to be largely increased in the interests of the community as a whole. The debt, therefore, may be apportioned thus:—

	£
For purposes for which local authorities are bound to provide	137,212,000
Education and Recreation	36,071,000
Trading, Water, Trams, Gas, &c.	87,581,000
Total	£260,864,000

It is only concerning this last item that any dispute can arise. No one will seriously question Sir Henry Fowler's finding that expenditure on sanitation and the like "cannot be decreased." Nay, the growth of large cities and the rising standard of health and comfort demanded by the community, together with the increasing scientific knowledge which proves that dirt and disease are convertible terms, make it certain that public expenditure under this head will grow more and more. Admitting this, say the opponents of Municipal Trading, is not that an added reason for discouraging undertakings which are not a necessity of municipal government and which are responsible for one-third of the total debt?

Before answering this question let us clearly understand the point at issue. In the case of the National Debt, and with the possible exception of the Post Office, there is no tangible asset to show for it. It is money which has been spent and which is not represented by any asset. It has, therefore, to be paid out of income derived from sources other than itself or anything it stands for, and when it has been so paid it leaves nothing behind it to show that it ever was. It is thus an unsecured debt for which were the nation to go into bankruptcy there is no corresponding national asset.

In the case of Municipal Trading debts this is not the case, as the following figures show. There are 173 municipal boroughs which own waterworks, to acquire or create which £46,546,391 had to be borrowed. By the workings of a sinking fund this debt is being gradually extinguished. The annual income from these is roughly £2,600,000, of which £1,700,000 is absorbed in paying interest and reducing the indebtedness. After meeting all other charges, including depreciation, there is a clear profit balance yearly of £27,792. In the same way 87 corporations own gasworks carrying a "debt" of £16,000,000 and earning an annual net profit of £370,340; 204 municipal markets account for £3,000,000 of the "debt," but have a yearly surplus over all outlays of £93,000; tramway systems are owned by 28 corporations and are "in debt" to the extent of £2,200,000, but show an annual profit of £34,079*; whilst electric lighting undertakings owe £3,000,000, but yield a balance on the right side of £5,338. Piers, quays, &c. (17), fall to be added to the above list, and the whole is summarised as follows by the authority already quoted:—

In the summary of the foregoing, and of similar figures in respect of baths, cemeteries, working-class dwellings, and other miscellaneous enterprises which

* These figures relate to the year 1898. There has been a large increase in the receipts and profits from tramways since then.

the Local Government Board regard as reproductive undertakings carried on by municipal boroughs in England and Wales, the total results are:—

	£	£
Amount of Capital provided		88,152,595
" " borrowed		83,379,931
" " paid off	£11,720,904	
To which must be added amounts in sinking funds or loan funds	3,203,597	—14,924,501
Average Income for five years ended March, 1898, or when the undertaking commenced during that period, from the date of commencement		8,898,376
Average Annual Working Expenses		5,319,597
" " Amount paid for Interest and Instalment of Principal		3,127,271
Set apart for Depreciation		81,167
Leaving the annual net profit of all municipalities' reproductive undertakings		370,341

The profit in the great majority of cases is applied in reduction of rates. The practical result is that the income produced by the existing municipal enterprises pays the working expenses, the interest and instalments of borrowed capital, and leaves an annual profit balance of £370,341, or about ½ per cent. on the outstanding debt, which the Local Government Board, after making certain corrections on the foregoing figures, put at £71,883,232.

In the light of these figures we are in a position to decide how far the term "debt" is applicable to these undertakings. Were a private firm to increase its capital by £83,000,000 and show after five years' operations that it had not only paid interest thereon but had extinguished one-twelfth of the whole, treated its workpeople with much fairness in the way of increasing pay and reducing working hours, given its customers an excellent supply at a greatly reduced cost, made adequate provision for depreciation, and after doing all this had a clear surplus to divide among its customers or shareholders of £1,851,705, there is not a business man living but would declare the concern a first-class success.

This then is what the municipalities have done. The debt is no debt, but the capital of the undertakings, every penny of which is fully represented by the plant and stock. Every pound added to this debt really represents an increase in the wealth of the community, just as every increase of the capital of a Co-operative Society tells of its growing prosperity.

One of the claims put forward by advocates of Municipal Trading is that the citizens of a town can supply themselves more economically through the municipality than they could through any private trader. The reasons for this are obvious. A municipality can raise what money it needs at (at most) 3 per cent., whereas investors in a private monopoly concern grumble when the dividend falls below 10 per cent. On a capital of £80,000,000 the difference between an interest of 10 per cent. and one of 3 per cent. is as £8,000,000 to £2,400,000, a saving of £5,600,000. In a

return which he handed in to the Municipal Trading Committee, Sir Courtenay Boyle compared the cost of gas supplied by 437 companies and 222 municipalities, and found the average price charged by the private concerns was 3s. 6·2d. per 1,000 feet, as against 3s. 0·4d. by the Corporations. Mr. Robert Donald, in a recent number of the *Contemporary Review*, gave the following figures relating to the working of electric plants by municipalities:—

Leeds Corporation recently paid £370,000 for the local electric lighting works upon which a company had spent £217,000. Yet the Corporation at once reduced the price, and at the end of the first year had a surplus of £17,258, after paying all interest and sinking fund charges, depreciation, &c. Sheffield paid £272,000 for a company's undertaking upon which £124,000 had been spent. The Corporation reduced the charges by 1½d. per unit the first year, and still had a surplus profit. The case of Liverpool is still more striking. The Corporation gave £436,000 for a company's undertaking the capital of which was £264,000. This was in 1896. At the end of the first year's working the Corporation reduced the charges 1½d. per unit. The average charge in 1896 was 6·87d. per unit; it is now 4·67d.

The working of tram lines still further bear out this point. In Glasgow, when the trams were taken over by the Corporation, not only was the service greatly improved and the conditions of the employés bettered, but fares were reduced by 33 per cent. as compared with the rates charged by the company. In the same city the Corporation is about to supply a telephone service at £5 per annum for which a private concern has hitherto been charging £10. The Works Department of the London County Council bears similar testimony.

So far as Municipal Trading has gone it has established beyond dispute three important facts—

1st. Quality and abundance can always be relied upon. Production under the Corporation is not a means to an end, the end being dividends, but an end in itself. There is thus every reason for making the supply the best possible.

2nd. The worker is more generously treated and, *as a consequence*, the work is more economically done.

3rd. The cost of production is considerably reduced.

Thus we have economy, efficiency, and abundance associated with Municipal Trading. Are there then any limits, and if so what are they, which should be set to what has hitherto proved, so far as it has gone, a public benefit? Are we to take the precedents already established as a guide? If so, there is no lack of variety. Liverpool, Glasgow, and other big Corporations supply window flower boxes to citizens on application. Liverpool and St. Helens have established milk supplies, the death rate for infants in the latter case having gone down greatly as a consequence. Other Corporations are seeking powers in similar

directions. Doncaster Town Council punishes bookmakers who ply their avocation on the streets, but bags £27,000 a year from its municipal racecourse. Glasgow, London, Sheffield, Manchester, and fortunately many other places supply municipal music, including indoor concerts during the winter. Municipal baths are now free to school children in quite a number of big towns. West Ham makes a profit of £1,500 a year on the manufacture of flag-stones. Bradford owns an hotel, thus following an example common on the Continent, where municipal hotels and restaurants are numerous. Thus at Grenoble, in France, there is a restaurant managed by a council elected by the citizens. It supplies a good square meal of five courses, including half a pint of wine, at a cost of sixpence, and 1,202 meals are supplied free to school children. When food is cheap the profits are set aside to maintain the low prices during periods of scarcity. Jena, in Germany, has a brewery, making a profit of £6,400 a year. In Australia school children are allowed to ride free on the cars to and from school; whilst in Sydney, New South Wales, every citizen has the same privilege, no fees being charged. In Antwerp there is a municipal cab service, a payment of £4. 2s. a year entitling the citizen to the use of a cab at any hour of the day or night. The Municipal Council of Paris have recently established workshops in the suburbs of the city where working men who have sustained injuries in the course of their work which would preclude their finding employment in the open market are employed. The scheme so far as it has gone is successful. Edinburgh, Birmingham, Glasgow, and other places have municipal farms. In Roubaix school children are fed and clothed by the municipality. Vienna, like Glasgow, makes its own brick. The Town Council of Tarnopol, in Galicia, Austria, has a municipal bakery, supplying bread at cost price to the people. It spends £200 a year in giving free bread to the poor. Municipal pawnshops exist all over the Continent. Boston, U.S.A., runs its own printing establishment, on which it made a profit of £2,000 last year; whilst Dresden, in Germany, has its own daily newspaper which is owned and issued by the Municipal Council. Roubaix, in France, has also its bakery and municipal kitchens, where food of the best quality is supplied at the lowest price. It also has a Bureau of Medical Assistance especially for women and a free Legal Bureau. Lille has a municipal theatre where four hundred free seats are allocated to citizens at each performance. And so I might go on quoting indefinitely illustrations of powers possessed by municipalities at home and abroad. If, therefore, municipal traders are to follow the precedents already established, there is ample scope for development in every direction.

Municipal Banking is one of the questions which is beginning to receive a good deal of attention. It is by no means new. For two years, 1793–5, the Corporation of Liverpool issued notes, or at least had power to do so, to the value of £3,000 to enable the cotton trade to tide over a crisis. In the island of Guernsey some interesting experiments have been tried. The Treasurer of the States of Guernsey, in reply to an inquiry from the Glasgow Town Council, stated that the population of the States was 34,000, the revenue of the Government from all sources £61,000, and that for the last forty years they had in circulation 40,000 £1 notes, the security for which was the ratable property of the island. A part or the whole of these notes could be redeemed at any time by a general tax on the ratable property of the island or by yearly instalments out of the surplus revenue. "But," adds the States Treasurer General, "we are in no hurry to do so, seeing that by means of these notes we have £40,000 free of interest at our disposal for States' purposes." The question at once arises, if the States of Guernsey can do this, why not a municipality? In 1895 Glasgow Town Council unanimously adopted a resolution to appoint a Sub-Committee to inquire into and report on Municipal Banking. After four years' deliberation, the Committee submitted a report about the beginning of September this year (1900), which the Town Council after discussion rejected by 28 to 17 votes. The report was as follows:—

(1.) That Parliamentary powers be sought for the issue by the Corporation of notes, payable to bearer in gold on demand, to an amount not exceeding £500,000, against which the Corporation shall not be required to have on hand, in gold or negotiable securities, more than one-half of the amount of the total issue current from time to time, the other half being adequately secured by the surplus assets of the Corporation, estimated at present to amount to £3,440,344; and (2) that, to facilitate the operations of the issue department, powers be also applied for to extend the system of receiving deposits and repaying same on such terms as to interest and dates of withdrawal as the Corporation may from time to time fix.

The Glasgow City Council has been led to this action mainly on account of the great burden of interest the Corporation has to pay on loans, stocks, and other debts. The interest paid last year amounted to £330,462. 3s. 7d., which sum is nearly half the total assessments of the city (£720,814. 19s. 8d.), and equal to a burden of 1s. 7d. per pound on the ratable value of the city. This burden of interest may be entirely removed by the issue of municipal bank notes redeemable by the formation of a sinking fund.

Now, what would Municipal Banking mean to a municipality? Take Manchester, for example. From rates, gas, electricity supply, markets, and water this city derives a revenue of over

£1,800,000—or not much under £2,000,000 per annum. All this money and all the other vast sums which the City Treasurer has to account for have to be entrusted to some private enterprise banking establishment. The bankers make a big profit on the turnover. Two millions of revenue of itself would not be a bad start for a Municipal Bank. Yet this is but a small portion of the money that passes annually through the hands of the Corporation. Manchester owes more than £15,000,000 of borrowed money. The money borrowed every year on the security of the rates has to pass through the banks, and there is a huge sinking fund entrusted to them, to which the annual contributions last year totalled £111,041. On this the bankers do good business for themselves, and get their full commission. Money entrusted to the bankers by the Corporation does not, of course, remain idle in the banks. The bankers trade with it as they do with all their deposits. They use it in many ways for the profit of their own business, paying the current rates of interest to the Corporation. Now, if the Corporation set up its own bank, and all its revenue were deposited therein, and the trade of banking carried on by the City Treasurer in the usual way as the municipal banker, the city would not merely get the current rate of interest for its deposits, but the bankers' profits also.

The banking business transacted in Manchester every year must amount to a fabulous sum. If there were a municipal bank a fair proportion of this business would be done through that bank. It would be as safe as the Bank of England. Ratepayers would have a double interest in doing their business through the Corporation Bank, for they would not only get as good terms in the ordinary way of trading, but they as ratepayers being shareholders in the concern would get a dividend of profits on the business in the same way as they do in the gas and water undertakings. Always keeping a sufficiently large reserve or sinking fund to meet immediate demands, the city would at the same time always have a large available capital to use for the promotion of the public good.

This is equally true in degree of every municipality. Private banking concerns fail, but the municipal bank would always be sound and unbreakable. Every public safeguard possible would exist to prevent any wrong use of the funds. The more the ratepayers and inhabitants invested in their own bank the more careful would they be that the searchlight of public opinion and scrutiny should secure the safety of the public funds. Give the people a larger pocket interest in the management of public affairs and they will inevitably intervene more actively in looking after their own interests.

In this matter of Municipal Banking we are far behind other countries. There were municipal savings banks in Italy and Belgium three hundred years ago, which have continued to this day. In Germany there are 1,300 cities and communes having municipal savings banks, with 4,000,000 depositors and £100,000,000 of deposits. In Austria there are 368 towns and cities having these establishments. In France there are municipal savings banks in 458 towns and cities, with 6,000,000 depositors and £120,000,000 deposits. Every important city in France has its municipal banks. They are an immense saving to these cities, enabling them to borrow money for municipal improvements and affording absolutely safe banks for the savings of the people. Even in Brazil there are municipal savings banks. Municipal Banking in Great Britain would enable municipalities to spend money freely on improvements without the necessity of borrowing, which means avoiding interest. The figures quoted in a former part of this article show that had Municipal Banking been in operation during the past twenty years the municipalities would now have been saving £3,000,000 a year which they are now paying in the form of interest on borrowed money.

Closely allied with Municipal Banking is the question of Municipal Insurance. I have not been able to ascertain the total amount paid as insurance on municipal property, but the sum must be enormous. The Shoreditch Vestry, London, recently convened a conference to consider this question, at which Dr. J. Mansfield Robinson, the Vestry Clerk, submitted a return showing how municipal insurance would affect London. It was as follows:—

TABLE SHOWING THE FIRE PREMIUMS PAID AND SUMS RECEIVED BY LONDON LOCAL AUTHORITIES.

Name of Authority.	Total Amount of Insurances.			Annual Premiums.					
	Fire.	Employers' Liability.	Fidelity.	Fire.			Employers' Liability.		Fidelity.		
	£	£	£	£	s.	d.	£	s. d.	£	s.	d.
Vestries	1,756,073	91,148	193,170	2,644	14	3	546	0 8	846	3	3
Guardian Boards	3,070,222	19,085	19,050	2,762	5	10	52	3 9	61	1	2
District Boards	115,220	76,610	17,900	139	9	6	200	11 10	62	1	9
Central Authorities	3,721,500	..	104,650	6,547	17	8	..		240	9	0
Grand Total	8,663,015	188,843	134,770	12,094	7	3	888	16 3	1,209	15	2

TABLE SHOWING THE FIRE PREMIUMS PAID AND SUMS RECEIVED BY LONDON LOCAL AUTHORITIES—*continued.*

Name of Authority.	Fire Insurance. Losses in last Five Years.	Employers' Liability. Claims Paid by Companies.	No. of Returns Received.	No. of Returns Outstanding.	No. of Authorities.
	£ s. d.	£ s. d.			
Vestries	750 16 8	269 8 1	27	2	29
Guardian Boards	2,268 18 5	7 9 6	23	8	31
District Boards	..	45 12 6	7	5	12
Central Authorities	5,931 0 0	291 0 0	2	2	4
Grand Total	8,950 15 1	613 10 1	59	21	76

Thus in five years these bodies paid in premiums £70,964 13s. 4d., and received in claims £9,564. 5s. 2d., a difference in favour of the insurance companies of £61,400. 8s. 2d. No one will be surprised to learn that the outcome of the conference was a resolution inviting the London County Council to obtain powers under an Act of Parliament to undertake the whole of the insurance of municipal property in London.

Several public bodies are already working insurance in a similar manner. The London School Board has done so for nearly thirty years, the result being it has now £30,000 to its credit which otherwise would have been in the pockets of the shareholders of the Insurance Societies. Birmingham, Bradford, Nottingham, Glasgow, and other big Corporations are also saving the ratepayers' money by operations in the same direction. Bolton Town Council in nine years paid £71,998 as fire insurance premiums and only received as claims and compensations £5,773 for the same period. Non-county boroughs in Lancashire paid in twenty years for insurance premiums £118,409, and received in return £7,499. The county boroughs during the same period paid exactly £250,000, receiving in return just over £100,000.

In these days, when rates are proving a burden almost greater than can be borne, every method of relief requires serious attention, and Municipal Insurance is one method whereby a long-suffering ratepayer may find substantial easement.

The great bogey with which the opponents of Municipal Trading seek to scare the ratepayers is increased taxation. I have already shown—and the experience is universal—that Municipal Trading, instead of increasing the burden of taxation, is actually a means of lightening it. There are, however, reforms, chiefly sanitary, to which this remark does not apply, and it is not to be wondered at

that business men and others who already find their earnings seriously encroached upon by rates and taxes should be chary about venturing upon schemes, however desirable or necessary, which incur, even remotely, the risk of further increase. The wonder to me is that the present rates are so patiently tolerated. The unjust incidence of a system of local taxation which crushes industry beneath its weight and leaves unearned wealth practically untouched is so glaring that one can only contemplate it with amazement. Like many another anomaly, political and economic, our rating system is a relic of the days when the people were voteless and all power vested itself in the hands of the ruling land-owning class. A healthy, vigorous demand from municipalities for power to change the basis of assessment so as to lay the social wealth represented by land values under tribute for the common weal could not long be resisted by the Houses of Parliament. Every new street, public park, sewer, or other improvement made in a town, every child born, every development of industry creates additional site value to the land upon which the town is built, and the whole of this value, since it is called into being by the community, should, *ipso facto*, become public property. The relief to the rates would be very great.

An example of what could be done by an improved method of assessment comes from Prussia. From 1861 until 1893 the rating laws of that country were similar to our own, and seemed as if specially designed to fine the industrious for the benefit of the idle. In the latter year the State conferred upon municipalities power to impose a 2 per cent. tax on all land and buildings within their boundaries. For the purpose of this tax all building plots and vacant land round about the cities, whether unused or used for agricultural purposes, is taxed on its value as a building site. The effect has been magical. Herr Stoffers, the well-known German Radical and social reformer, gives the following illustrations of what followed the change in the town of Dusseldorf-on-Rhine :—

SPECULATIVE BUILDING LAND, MOSTLY USED FOR AGRICULTURAL PURPOSES.

	Amount of Taxes.				Amount of Taxes.	
	Formerly. Tax on yield.	Now. 2 per cent. of capital value.			Formerly. Tax on yield.	Now. 2 per cent. of capital value.
	s. d.	s. d.			s. d.	s. d.
Parcel A.....	26 9	314 6	Parcel G.....		..	12 10
„ B.....	2 7	150 0	„ H.....		10 2	240 0
„ C.....	0 9	50 0	„ I.....		0 4	30 0
„ D.....	6 1	368 0	„ K.....		..	..
„ E.....	4 9	134 5	„ L.....		0 7	81 0
„ F.....	2 9	180 0	„ M.....		3 7	138 0

Whilst land is thus increasing its yield to the city revenues, workmen's dwellings show a decrease.

WORKMEN'S DWELLING-HOUSES, MOSTLY OCCUPIED BY THE POOREST CLASS.

	Amount of Taxes.	
	Formerly. Tax on yield.	Now. 2 per cent. of capital value.
	s.	s.
House A, 20 families	230	109
„ B, 14 „	140	72
„ C, 16 „	305	140
„ D, 12 „	280	157
„ E, 15 „	242	153
„ F, 20 „	230	150
„ G, 13 „	87	60
„ H, 17 „	220	165
„ I, 10 „	187	157

Villas and business premises, however, like land, are made to bear their fair share of the burden.

HOUSES OF THE BETTER CLASS, MOSTLY OCCUPIED BY ONE FAMILY.

	Amount of Taxes.	
	Formerly. Tax on yield.	Now. 2 per cent. of capital value.
	s.	s.
House A	265	360
„ B	860	900
„ C	235	430
„ D (Freemasons' Clubhouse)	224	500
„ E (Clubhouse)	698	912
„ F (a farmhouse, the land and gardens of which have become building sites)	40	1,200

FACTORIES.

	Amount of Taxes.	
	Formerly. Tax on yield.	Now. 2 per cent. of capital value.
	s.	s.
Premises A, engineering	465	1,600
„ B, „	746	2,200
„ C, „	1,104	2,600
„ D, „	1,238	2,257
„ E, „	919	2,000
„ F, textile	294	1,000
„ G, „	552	700

These figures speak for themselves, and should give a healthy stimulus to those municipal reformers who are working to have rates placed where they rightfully belong—on the surplus wealth of the rich, not upon the hard-won earnings of the poor.

One of the big subjects requiring to be dealt with vigorously by the municipalities is Housing. At one time it was thought that the question was one purely affecting our big cities. More recent investigations, however, have shown that, whether it be the agricultural districts in the South of England or the mining districts in the North, overcrowding prevails to an extent which can only be described as alarming. Not only is the physique of the population affected by overcrowding and bad sanitation, but the effect on morals is deplorable. Under the Housing Act of 1890 municipal authorities had conferred upon them very extensive powers. These have been summarised by Councillor Thompson, of Richmond, who has there distinguished himself in this branch of reform, as follows :—

The first step to be taken is the passing of a resolution by the Council adopting Part III. of the Act. The Council will then be empowered, if deemed advisable—

(*a*) To purchase land by agreement, or compulsorily, as provided in the Lands Clauses Consolidation Act, 1845, and no lease, settlement, entail, or other arrangement can debar a local authority from acquiring it.

(*b*) To erect lodging-houses, block dwellings, tenement houses, or cottages. (Secs. 53 and 59.)

(*c*) To purchase and improve or reconstruct existing lodging-houses, dwellings, or cottages. (Sec. 58.)

(*d*) To purchase or exchange land for the purpose of encouraging such construction, improvement, or reconstruction. (Secs. 56, 57, and 60.)

(*e*) To provide a garden not more than half an acre in extent, and worth not more than £3 per annum.

(*f*) To make any necessary bye-laws and regulations. (Secs. 61 and 62.)

(*g*) To sell the houses, if desirable or necessary, after a period of seven years. (Sec. 64.)

The chief difficulty in carrying out these reforms is the cost. The clearing of the Boundary Street area in Bethnal Green, London, cost the London County Council £3,000 per family, and a similar operation in Somers Town £500 per family. This does not include the erection of the new buildings, but pertains exclusively to the purchase of the land and the slums. This is a serious matter, and one which the country should insist upon having settled on what everyone will admit to be sensible lines. We have no compunction in destroying food which is unfit for human use, and the dealer in such stuff, instead of being compensated, is fined and imprisoned. What is the difference in principle between rotten flesh and unsanitary houses? And why the owner of one should

be able to mulct the community heavily in damages because a source of danger to the public health out of which he has been deriving a profit has to be removed passes comprehension.

Another item which adds unnecessarily, not exactly to the cost, but to the rents of houses built under the Act of 1890, is the short period for which loans are granted by the Local Government Board. A house well and truly built is good to last for at least 100 years, whilst the land is there for all time coming. Why the Local Government Board, therefore, insist upon the repayment of loans for the erection of property inside of sixty years is a mystery. Councillor Thompson, dealing with this point, quotes first of all the items of expenditure in erection, and shows what the extension of the period of repayment to 100 years would mean to the occupant :—

	7s. 6d. Cottages.	6s. Cottages.	5s. 6d. Cottages.	4s. 6d. Cottages.
	Per week.	Per week.	Per week.	Per week.
Interest (about $\frac{4}{9}$ or 0·439 of rent) on cost of—	s. d.	s. d.	s. d.	s. d.
Buildings	2 9	2 2½	2 0½	1 8½
Site of houses and gardens	0 5	0 4	0 3½	0 2½
Site and construction of roads and sewers	0 2	0 1½	0 1	0 1
Repairs (about $\frac{1}{9}$ or 0·112 of rent)	0 10	0 8	0 7	0 6
Rent, Taxes, and Insurance (about $\frac{1}{5}$ or 0·200 of rent)	1 6	1 2	1 0	0 10
Management and Sundry Expenses (about $\frac{1}{28}$ or 0·036 of rent)	0 3½	0 3	0 3	0 2
Profit (about $\frac{1}{5}$ or 0·200 of rent—				
(*a*) To sinking fund	1 4	1 1	1 1	0 10
(*b*) To reserve	0 2½	0 2	0 2	0 2
Total	7 6	6 0	5 6	4 6

The interest on cost of buildings alone takes more than one-third of the rent ; on cost of fences, about 1½d. ; drains, ½d. ; paving yards, ½d.; and sundry initial expenses, ¼d. per week.

It is important, therefore, in developing new schemes, to consider how and to what extent the various factors of expenditure can be reduced.

If the money could be obtained from the Government or elsewhere at 2½ per cent., and if the period for repayment of the loan were increased by the Local Government Board or Parliament to 100 years, the rents could be reduced to an average of 1s. per room per week. Five-room cottages could be erected, twenty to the acre, on land in the suburbs by the London County Council, at a cost of £50 per room, and, assuming land at £1,000 per acre inclusive, could be let at 1s. 3d. per room per week, and be no cost to the rates, even under present conditions as to the period of loans. If the period for repayment were extended to 100 years the rents need only be 1s. per room per week, while every addition of £200 per acre to the cost of the land would only necessitate an addition to the rent of ¼d. per room per week.

Testimony accumulates every day that the death-rate of a locality can be taken as an accurate index to the density of the population and the area of open spaces within that locality. As it is universally admitted that care of the public health is one of the unquestioned duties of Municipal Councils there can be no objection from any quarter to a drastic dealing with the Housing question.

During the past few months another question has forced itself upon the notice of the community. The alarming burden which the price of coal has imposed not only upon domestic consumers but also upon trade and commerce has become a serious menace to our commercial prosperity. For the moment I will confine myself to its effects upon the workings of municipal undertakings. Bradford consumes 170,000 tons of coal yearly at the gasworks. This year the price has gone up from five to seven shillings per ton, the effect of which is to convert a surplus of £16,000 last year to a deficit of £26,000 this year, necessitating a considerable increase in the price of gas to the consumers. Glasgow is paying £127,000 more for its coal this year than it did last. These figures are typical of what has been going on all over the country, and users of gas are now as a consequence paying from 1½d. to as much as 6d. more per thousand feet this year than they did last. The result is a healthy demand for the establishment of Municipal Collieries. Glasgow is prepared to spend half a million in acquiring one, and Bradford and Manchester Corporations have also endorsed the principle. The question arises is the project feasible or is it one which a municipality should undertake? No reasonable doubt can be entertained that the reply to both questions is yes. In the running of the tram system, for example, municipalities have as a rule power to manufacture all the accessories. Coal is a necessity to the production of gas, and if it be right for municipalities to manufacture gas it cannot be wrong for them to own the collieries from which the gas is to be made. One almost fears to quote figures in this connection as to the savings that might be effected. I had occasion some years ago to go into the matter thoroughly, and without bothering my readers with details which can be found elsewhere I can assert confidently that could the whole coal trade of the nation be either municipalised or nationalised the result would be, assuming the present price of coal to continue, an addition to our national income of £77,000,000 sterling per annum. Of course, under either municipalisation or nationalisation the present prices of coal would not continue, but allowing for a living wage of, say, one shilling per hour to our colliers, and the acquisition of the mines by the issue of either Treasury bonds by the

State or municipal bonds by the municipality, at least £20,000,000 a year would remain to apply to the public good. Municipalisation of coal mines, therefore, is an addition to municipal "debt" which the ratepayers may undertake with a light heart.

How to deal with the liquor traffic is one of those social problems which are always with us. No language is too lurid in which to paint the evils which flow from the public-house. Its existence, however, and—speaking as a temperance reformer, I regret to say—its continuation must be accepted as facts to be dealt with. Of late years a considerable change has been coming over temperance feeling as to the methods of dealing with public-houses, and amongst these that of municipalisation has made very rapid strides. Those who wish to understand this side of the temperance problem cannot do better than consult the very remarkable work on the subject, "The Temperance Problem," by Joseph Rowntree and Arthur Sherwell. Briefly, their proposals amount to this: That the number of licensed houses should be reduced to a fixed proportion to population and then municipalised; the profits, which they estimate at about £13,000,000, to be nationalised and afterwards distributed among municipalities in proportion to population, and applied to purposes of recreation, etc., for which no taxing powers exist. Fixing the sum to be paid on a basis of £1,000 per 10,000 inhabitants, it would give Manchester £50,500 a year; Birmingham, £48,000; Bradford, £21,500; Liverpool, £52,000; Leeds, £36,500; West Ham, £20,000; Cardiff, £13,000; Glasgow, £75,000; and Preston, £11,000. With these sums at their disposal yearly social reformers could go far and do much in the way of providing wholesome recreations for the people, and thus fight the drink traffic with its own money and on its own grounds. For it is as the "Poor Man's Club" that the public-house has the greatest claim upon our consideration. Could it be transformed, as under municipal ownership it well might be, from a mere drinking-den, associated with all kinds of demoralising influences, into a healthy place of public resort, the temperance problem would at once pass out of the political arena and come wholly within the sphere of moral effort and take its place with, say, vegetarianism as an attempt to secure a cleaner standard of living. The subject is too big to be treated as an item in an article, and I refer to it more for the purpose of setting temperance folks the task of studying it afresh from the standpoint of municipalisation than from any hope of exhausting it. Threefold option—the power to prohibit, reduce, or municipalise—seems to me to offer a platform upon which all shades of opinion might well unite in an effort to eradicate this greatest of all social cancers.

Another improvement closely allied to the Housing problem is that of cheap and easy transit out into the country. In many cases it happens that what are called housing improvements really intensify the evil which they are expected to remedy. To demolish a slum area where 225 people are crowded into the acre and to erect on the same area houses to accommodate 100 people to the acre is not solving the Housing problem. It is only driving the poor into other parts of the city and producing congestion therein. The district in which the plague broke out in Glasgow, in September, 1900, is a case in point. The improvements going on on the northern side of the river Clyde drove the people out from their rookeries, and thousands of them made their way across to the southern district, which thereupon became congested and a seed ground in which the plague took root. Too much praise cannot be given to the authorities for their magnificent handling of the danger after it arose, but had the city of Glasgow possessed or exercised the powers of acquiring land outside the city, or where it was cheap, to run cheap trams to convey the people to and from their work, places of business, and so on, the improvements in the Salt Market would have gone on all the same without producing the after consequences which by universal admission they have done.

The legal cost of carrying through either an improvement or an extension of powers has reached the limits of a scandal. Recently the Dublin Corporation promoted a Bill to carry out a drainage scheme which was to cost £50,000, and they had to spend £10,000 to get the Bill through Parliament. The same city spent £40,000 on legal fees in trying to secure an extension of the city boundaries. This is a matter which municipalities should take up, and which voters should make a leading question in every Parliamentary contest. A General Powers (Municipalities) Enabling Bill would at once destroy this power of the legal profession to dip their hands deeply into the public pocket. Why should the consent of the Houses of Parliament be required to enable the self-governing inhabitants of a city like, say, Manchester to carry through an improvement which they deem necessary either for their own comfort and convenience or which is in the interest of the public health and well-being? Let me illustrate my meaning. There is a Free Libraries Act. Any town wishing to adopt the Act can do so by a plebiscite of its inhabitants or a resolution of its Town Council. Why should not the same method apply to every other reform? In the old days the boroughs of England were absolutely self-governing, and resisted even to the shedding of blood any attempt on the part of Parliament to interfere with them in the exercise of their burgher rights. A reform of this kind would at one

blow break down some of the big barriers which stand in the way of the zeal of the municipal reformer. It may be argued that it would place too much power in the hands of a small clique who are interested in some particular reform. On the face of it this objection is absurd, as no small clique would be able to force its will on a community until the proposal in question had been accepted and approved of, and if the ratepayers of Glasgow are willing to take the risk of establishing municipal banks, and Liverpool desires to municipalise the liquor traffic, and Manchester desires to encourage trade and commerce by investing in a Ship Canal, and London desires to reduce its death rate, why should not these Corporations, acting under the consent and by and with the authority of the ratepayers, be empowered to do so without having to spend thousands of pounds in obtaining the consent of the House of Commons? In Germany and France Municipal Councils have the same powers as are possessed by a private company, and may begin to trade when and how they please. On the face of it it does seem absurd that a company formed for exploitation may in England do something which a Council acting for the public good may not do. Municipal Home Rule is a necessity of the hour. Surely, as Sir Albert Rollit, M.P., put it recently, the ratepayers of a town are better judges of what they want than the House of Commons can be.

Strange as it may appear, it is none the less true that Municipal Trading is but a reversion to a state of things which existed in England hundreds of years ago. In the 15th century every town was a self-governing community, making its own laws, jealous of its rights and privileges, and brooking no outside interference whether from king, noble, or cleric. Each town held property in common fee—common lands upon which the municipal swineherd tended the flocks of the citizens.

So also in the case of other property which Corporations held for the good of the community—fisheries, warrens, saltpits, pastures reclaimed from the sea, plots of ground saved in the dry bed of a river, building sites and all waste places within the town walls; warehouses and shops and tenements, inns and mills; the grassy slopes of the city ditch which were let for grazing, the towers of the city walls leased for dwelling-houses or storerooms, any property bequeathed to the community for maintenance of the poor, or repairing the walls, or paying tolls and taxes—all this corporate wealth which lightened the burdens of the taxpayer was a matter of concern to every citizen. The people were themselves joint guardians of the town treasure.*

Every citizen was soldier, and policeman, and worker. When the city walls had to be manned, or were in need of repair, or canals had to be cut, or wharves erected, or barges built, or land drained,

* "Town Life in the Fifteenth Century," by Alice Stopford Green, Vol. I., p. 138.

each man took his share of the work as part of his duties as a good citizen, receiving, nor expecting, neither fee nor reward beyond the bread and ale provided from the common purse. Under such conditions were laid the foundations of English citizenship. The Townsmen and Burgesses had a strong incentive to interest themselves in the public life of the town because of the common stake they had in its property.

The battle now being waged around Municipal Trading is but the renewal of a struggle carried on for 200 years against king, cleric, and lordling ere yet there was a Parliament in being. The issues remain the same, however much the methods may have changed. As the burghers triumphed then so will they now. Already property of the estimated value of £500,000,000 has passed from private to public ownership. And the process of conversion is going on daily. The citizens of our towns are beginning to realise the benefits which follow in the train of common ownership. On every side can be seen the dawning of the idea that were the means of producing the fundamental necessaries of life—food, clothing, shelter—owned communally, as many of the conveniences already are, the problem of poverty would be solved. Municipal dairies, municipal farms, municipal bakeries, municipal workshops, these are the germs from which in time will develop a network of industries from which the citizens of a town will by their common labour be able to supply themselves as from a common storehouse with all the requirements of a healthy and free existence.

Foreign wars alone threaten the outlook. Neither committees, nor interested schemers, nor selfish interests can hinder a people from developing their institutions so as to meet their social needs. If Parliament refuses its assent the change will come just the same. In the old days the battle was waged to *preserve* for the towns the right to do as they pleased inside their own walls; it may be necessary to struggle again to *secure* that right, but the issue will never be in doubt. When sufficient steam has been generated in a boiler an outlet must be found or there comes an explosion. And it is not the steam which is shattered. Manchester, Glasgow, Bradford will go their own way with or without the blessing of Parliament.

The Housing Problem in the Towns.

BY C. M. KNOWLES.

WHEN the Commissioners appointed in 1884 to inquire into the Housing of the Working Classes issued their report they harrowed up our souls and froze our blood with tales of horror innumerable. If other Commissioners were to report in this, the last year of the nineteenth century, there is grave reason to believe that the twin evils of insanitary dwellings and overcrowding would be found to have grown more formidable than ever; it would be piling Pelion on Ossa. Except for the Housing Act of 1890—a consolidating Act merely—the period which has elapsed since the Housing Commission reported has been, in regard to the housing problem, a period of legislative timorousness or downright indifference; and the local authorities have, with a few creditable exceptions, shown but little disposition to make the best use of the powers they possess. Meanwhile the cry for Room to Live grows louder and louder. To the inquirer it seems impossible to find a single town which does not include within its borders streets or areas of houses unfit for human habitation. The crowded tenement houses of Edinburgh show an appalling death rate among children under five years of age. In Newcastle-upon-Tyne 35 per cent. of the population is overcrowded; a short distance from the centre of the city's busy commercial life there may be found, says a local inquirer, "human beings occupying dens in which no Quaysider would stable his horse." In the slums of Leeds are houses where ashpits and sanitary conveniences of the most obnoxious and primitive kind are situated immediately under the bedrooms. The abominable system which passes for sanitary arrangements in whole areas of houses in Hull leads the Medical Officer to state that "there is in our midst an agent whose deadly influence is lowering the general vitality with disastrous results." The cellar dwellings of Stockport recently excited the astonishment of the judge on circuit. The Local Government Board has discovered that Dublin has a death rate of more than double that

of London or Glasgow, and the Medical Officer of Health includes among the causes of that high mortality the bad condition of so many of the dwellings of the working classes and the great density of population in certain localities. In London no human agency seems able to grapple with the problem. The Housing Committee of the London County Council recently reported that: "From deputations which had appeared before the Committee and resolutions sent by local authorities, it was apparent that overcrowding was even more excessive now than in 1891."

The Census Report for 1891 disclosed the fact that one-ninth of the population of England and Wales was living in an overcrowded condition. The Census Commissioners thus define overcrowding: "We may be tolerably certain that the rooms in tenements with less than five rooms will not in any but exceptional cases be of large size, and that ordinary tenements which have more than two occupants per room, bedrooms and sitting-rooms included, may safely be considered as unduly overcrowded." There were 481,653 tenements of fewer than five rooms, in each of which there were more than two inhabitants per room; that is to say, there were 481,653 tenements overcrowded according to the reasonable definition adopted above. In these overcrowded tenements lived 3,258,044 persons. The total population of England and Wales was returned as 29,002,525. Accordingly 11·23 per cent. of the total population lived amid overcrowded conditions.

The six great towns with the highest percentage of overcrowding were found by the Census Commissioners to be the following:—

	Percentage of Population Overcrowded.
Gateshead	40·78
Newcastle-upon-Tyne	35·08
Sunderland	32·85
Plymouth	26·27
Halifax	21·31
Bradford	20·61

The six great towns with the smallest amount of overcrowding were found to be as follows:—

	Percentage of Population Overcrowded.
Preston	4·13
Nottingham	3·62
Croydon	2·76
Derby	2·69
Leicester	2·22
Portsmouth	1·74

RESULTS OF OVERCROWDING.

Statistics and personal experience prove overcrowding to be one of the most prolific sources of evil, physical and moral. In the records of asylums, hospitals, workhouses, and prisons are writ large the fate of those who are the victims of the slums. Figures help us to appreciate the extent of the bodily ills; the moral evils are incalculable.

A High Death Rate.

The relationship that exists between overcrowding and the death rate is now clearly recognised. The greater the degree of overcrowding the higher the death rate. The following table from the 1894 Report of the Medical Officer of Health for London brings out very clearly this unhappy fact:—

Proportion of Total Population living more than two persons in a room (in tenement of less than five rooms).	Death Rate per 1,000, "all causes."
Districts with under 10 per cent	12·71
„ „ 10 to 15 „	15·68
„ „ 15 to 20 „	17·07
„ „ 20 to 25 „	18·09
„ „ 25 to 30 „	19·45
„ „ 30 to 35 „	20·83
„ „ over 35 „	21·85

The Medical Officer of Health for the parish of St. Luke, London, shows that while the average death rate for the Metropolis for the last five years has been 19·3, that for the parish of St. Luke was 28·44, while the rate for the area within the parish which is about to be cleared by the County Council under the Housing Act was 42·2. To infant life the slum is especially fatal. During the inquiry that preceded a slum clearance in Clerkenwell it was shown that the infant mortality in the condemned area was 447 per 1,000, as compared with 149 for the rest of the parish. Dr. John Tatham shows in the following table how excessive is the infant death rate in the old township of Manchester, the older and more crowded part of the city.

TABLE SHOWING THE NUMBERS OUT OF 100,000 OF EACH SEX BORN WHO DIE AT AGES UNDER FIVE YEARS.

	England and Wales, 1881–90.	Manchester Township, 1881–90.
Males	24,851	37,674
Females	21,676	33,677

Phthisis.

In our country consumption, or phthisis, is probably the disease most dreaded. It is now established that the disease is a contagious one, and if the community could be more generally made to recognise that where overcrowding is there consumption is also, the crusade against the slums would be carried on with a greater amount of energy. The following table from the Report of the Medical Officer of Health for London for 1898 shows how the phthisis death rate follows the order of overcrowding:—

PHTHISIS, 1894-98.

Proportion of Total Population living more than two in a room (in tenements of less than five rooms).	Death Rate per 1,000 living.		
	1894.	1896.	1898.
Districts with under 10 per cent.	1·07	1·07	1·10
„ „ 10 to 15 „	1·38	1·46	1·43
„ „ 15 to 20 „	1·57	1·61	1·61
„ „ 20 to 25 „	1·81	1·67	1·80
„ „ 25 to 30 „	2·11	2·06	2·07
„ „ 30 to 35 „	2·26	2·13	2·42
„ „ over 35 „	2·46	2·55	2·63

The consumption germ is the greatest scourge of our country. For every soldier who fell in South Africa during the first six months of the war two persons died from phthisis in London alone during a similar period. It is not a pest that is here to-day and gone to-morrow, it is always in our midst; and every consumptive patient is a possible source of infection. Until quite recently it baffled medical science; but the victim of phthisis is now no longer regarded as doomed. The remedy is to stuff the patient with food

and to make him live in the open air. Doctors look forward to a time when this fell disease shall be as rare as typhus is in our day; but the city where there is no consumption must be a city where there are no insanitary houses and no crowded slums.

Predisposition to Disease and Low Vitality.

But death statistics do not convey the whole truth as to loss of health consequent on overcrowding. It was the late Professor Huxley who pointed out that the effect of breathing the same air over and over again "tends to lower all kinds of vital energy and predisposes to disease." It is true that the poor have the habit of blocking up windows and stopping up ventilation wherever possible. The habit is a bad one, but it has a definite reason. Closeness produces warmth, and draughts chill the emaciated frames of those whose food is insufficient in quantity and inadequate in quality to support healthy existence. The reports of Medical Officers of Health and Sanitary Inspectors bear adequate witness to the truth of Professor Huxley's dictum. It is obvious, too, that overcrowding must facilitate the spread of contagion. The chief Sanitary Inspector for Glasgow states that the two and one apartment houses in Glasgow contain three-fourths of the total population of the city. The ratio of infectious disease admitted to the hospitals from one-room tenements was 86 per 10,000 of the population, from two-roomed tenements it was 72 per 10,000, while the rate for the whole city was 50 per 10,000.

We have it on the authority of the Report of the Royal Commission that "upon the lowest average every workman or workwoman lost about twenty days in the year from simple exhaustion;" it is the result of breathing impure air. The same contributory cause is at work to produce the result thus described by Dr. Tatham: "The vitality of men at 57 in Manchester is about equal to that of men at 65 in England." The average man living in crowded Manchester grows old about eight years sooner than is warranted by statistics for the whole of the country.

The low vitality is notorious of those who dwell in single rooms in London in the manner described by the late Lord Shaftesbury to the Housing Commission: "If you go into these single rooms you may sometimes find two beds, but you will generally find one bed occupied by the whole family, in many of these cases consisting of father, mother, and son, or father and daughters, or brothers and sisters." Healthy minds and healthy bodies can no more grow up amid such conditions than figs can grow on thistles. To add to the discomfort of single-room existence offensive trades are frequently

carried on in the room where the family eats and sleeps. The matchbox makers often carry on their industry in their single-room tenements; and the smell of the paste added to the stuffiness which clings to the place like a dose of original sin makes life almost intolerable. Haddock curing is another malodorous trade carried on by the single-room dweller; and the Report of the Housing Commission refers to "the practice of costermongers storing in their rooms and under their beds their unsold stock."

Intemperance.

Is intemperance a cause or is it the effect of bad housing? The Housing Commission considered it to be both cause and effect, but chiefly cause. It is an old lesson that intemperance leads to destruction, but it is easy to see how alluring is the movement and glitter of the public-house to the man or woman condemned to occupy, with perhaps their family, a single dark room in a gloomy back street. One who recently took part in a discussion on the housing problem described how one night he and another came upon an artisan eagerly hugging a lamp post and imploring it not to move away lest he should fall. They got his address and took him home. On the way he was asked, "Why on earth do you get drunk like this?"

"Livin' in one room—wife and three kids—anywhere for a bit o' peace!" was the reply they made out.

That overcrowding and drunkenness are cause and effect was the guarded presumption of the Housing Commissioners. More recent investigations go to strengthen the presumption. Messrs. Rowntree and Sherwell, in their book "The Temperance Problem," point out that "of the six counties most remarkable for drunkenness in recent years, no less than four (viz., Northumberland, Durham, Pembrokeshire, and Cumberland) are also to be found in the six counties most remarkable for overcrowding; while the remaining two (viz., Lancashire and Glamorganshire) are also counties which contain a considerable proportion of densely crowded districts." The obvious moral is—that temperance reformers should also be housing reformers, but meanwhile let the temperance organisation endeavour to compete the public-house out of existence by providing rival institutions that will enable slum dwellers to turn their backs on their sordid home surroundings during their periods of respite from toil.

Ineffectiveness of Education.

It is but little profitable to discuss whether the slum dweller is the producer or the product of the slum. We do know, however,

that the child born into overcrowded surroundings is hopelessly handicapped at the very outset of life's struggle, that in the case of such a child the most perfect educational machinery in the world fails in its object. Insanitary home surroundings mean low vitality and bad health, and low vitality and bad health mean absence from school and weary brains incapable of absorbing school lessons. But, even if the teachers' efforts are not all in vain while the children are actually within the walls of the school-room, how can home lessons be done when all the family lives in one room, and how can the civilising influence of the teacher survive the sights and sounds and associations of the crowded slum? One is tempted to believe that the child has the best hope for the future who has manifested sufficient youthful wickedness to get sent to an Industrial School or a Reformatory, miles away from the evil surroundings amid which he first saw the light.

EXISTING LEGAL MACHINERY FOR DEALING WITH THE HOUSING PROBLEM.

The municipality that is properly appreciative of its duty to its citizens in the matter of housing needs to have at hand powers of four kinds by which it is enabled:

(1) To prevent houses already erected from degenerating into an insanitary or overcrowded condition.

(2) To control the erection of new buildings.

(3) To clear away insanitary buildings and areas of buildings.

(4) To provide housing accommodation when such accommodation is lacking.

The Public Health Acts aim at accomplishing the first of the above objects, the Building Acts the second, while the third and fourth are dependent upon the Housing Acts. Local bodies, therefore, possess powers that can be put into operation to these ends, but experience has proved them to be more or less cumbersome, inefficient, and obsolete, even in the rare instances where the municipal authority has made use of them to the utmost extent.

The Public Health Acts.

The Public Health Act of 1875 defines the powers of municipalities other than London. Metropolitan local authorities enjoy much more drastic powers under the Public Health (London) Act of 1891. The Borough Councils are the sanitary authorities for the enforcement of the provisions of the latter Act, but the County Council can act in default.

It is declared to be the duty of the local sanitary authorities to seek diligently for nuisances from time to time, such as overcrowding and improper sanitary arrangements. They can insist on the proper paving and drainage of yards; the effective drainage, adequate ventilation, and proper cleanliness of premises; the provision of adequate sanitary arrangements; the proper disposal of house refuse; and there are powers for compelling repairs. Underground dwellings are only permitted when certain strictly defined conditions are fulfilled.

The London Building Act.

London is also favoured above other municipalities inasmuch as it enjoys a special Building Act, secured in 1894 by the County Council after an historic struggle. The statute declares that "Whereas it will conduce to the public convenience that further provision should be made to secure a proper width and direction of streets, the sound construction of buildings, the diminution of danger arising from fire, the securing of more light, air, and space round buildings," therefore the County Council shall be invested with certain powers. The Council must sanction the formation of new streets, and may refuse to allow a less width than forty feet for carriage traffic, or twenty feet if for foot traffic only. New houses in a new street must have in the rear an open space of not less than 150 square feet. The height of buildings must be proportionate to the width of the road. Very narrow courts must be properly ventilated at the expense of the owner. Rules are laid down as to the construction and ventilation of new houses. Dwellings cannot be built upon low-lying land without the Council's consent. These and numerous other regulations make adequate provision that newly-built areas within the County of London shall be in little danger of degenerating into slum property.

The Housing Act.

The Housing Act of 1890 is the solitary legislative fruit of "one of the most powerful Royal Commissions ever chosen," a Commission which included the Prince of Wales, Cardinal Manning, Lord Salisbury, and Mr. Goschen among its members, and which had Sir Charles Dilke for its chairman. The Urban Sanitary Authority is the authority under the Act, except in London, where the duties under Parts I. and III. are imposed upon the County Council and those under Parts II. and III. on the Borough Councils.

Part I. of the Act is concerned with large unhealthy areas. When a Medical Officer of Health makes representations to the

local authority that within a certain area there are houses, courts, or alleys unfit for human habitation, or the narrowness and bad arrangement or bad condition of the streets and houses or groups of houses, or want of light, air, ventilation, or any other sanitary defects, are dangerous to the health of the inhabitants of the area or of neighbouring buildings, the local authority must consider the representations, and, if satisfied, proceed to make an improvement scheme. The scheme completed, the local authority must seek its confirmation by a Secretary of State if in London, by the Local Government Board if it relates to any other place. This confirming authority institutes a local inquiry, and, if satisfied, issues a Provisional Order, which must in turn be confirmed by an Act of Parliament. When the confirming Act is passed the local authority must purchase the land required (compulsorily, if necessary) and enter upon the scheme.

Part II. is put into operation when small unhealthy areas are concerned. It is the duty of the Medical Officer of Health to report to the local authority any dwelling-house unfit for human habitation. Such houses may be closed or demolished. Where it appears that buildings are in a bad sanitary state and prejudicial to health, and the site is too small to be dealt with under Part I., an improvement scheme may be prepared which only requires the sanction of the Local Government Board.

Part III. provides for the supply of housing accommodation irrespective of clearance schemes. Local authorities may contract for the purchase or lease of any lodging-house for the working classes, and they may acquire land compulsorily and erect thereon lodging-houses. Such lodging-houses may be separate houses or cottages, containing one or several tenements. The cottages may include a garden of not more than half an acre.

Such is a summary of the various powers bearing on the Housing Problem placed in the hands of local authorities. How have the local authorities discharged their trust, and what further legislation is immediately necessary?

THE NEGLECT OF THE PUBLIC HEALTH ACTS.

"A bit of Sanitary Reform is a sacred duty, from which I dare no more turn away than from knocking down a murderer whom I saw killing a woman."

These words of Charles Kingsley should be inscribed in letters of gold on the walls of the council chamber of every local authority in the British Islands. By criminally neglecting to enforce their powers under the Public Health Acts many of the local authorities

must be held responsible for the existence of dilapidated and overcrowded dwellings within their sphere of jurisdiction. So far as that aspect of the housing question is concerned which refers to the degeneration of houses into insanitary slums, it is not new law that is required so much as a fearless and energetic administration of existing Acts of Parliament.

The statement is made concerning the slums of Leeds that "in some of these houses the closets and ashpits are situated immediately under the bedrooms."* It is within the power of the sanitary authority of that city to adopt the Public Health Amendment Act of 1890. That Act declares, in Clause 24, that, "where any portion of a room extends immediately over any privy . . . or immediately over any cesspool, midden, or ashpit, that room, whether built before or after the adoption of this part of the Act, shall not be occupied as a dwelling place, sleeping place, or workshop." If the above statement is a true one, why has this Act not been adopted? If it has been adopted, why is it not enforced?

Gainsborough is engaged upon the belated task of overhauling its sanitary and building bye-laws. We are told that ventilation of yards and deficiency of light are to be looked to, while proceedings are to be taken to close houses unfit for human habitation. This outbreak of zeal, however, is but the outcome of strong criticisms passed upon the sanitary condition of the town by a Local Government Board Inspector.

The London County Council some time ago instituted a crusade against the Vestries that so grossly neglect their duties. The case of St. Pancras may be cited as a parish where dirty, dilapidated, and overcrowded houses were found to be very numerous, where house-to-house inspection was especially necessary, and where the Vestry appears to have utterly failed to carry out its duties under the Public Health Act. By the testimony of the Council's officials as well as of the Vestry's Medical Officer, the existing staff is quite inadequate for the proper inspection of the parish. The number of house-to-house inspections has actually been allowed to decrease in recent years. In 1891 the number of such inspections was 2,035. In 1898 it was 84! The Medical Officer of the district was asked: "In Dr. Hamer's report there is something about illegally occupied rooms. Do you know anything of these?" "I know streets of them," was the reply. And again: "In his report Dr. Hamer states that 'in St. Pancras no systematic attempt to maintain a reasonable standard of house accommodation, in so far as cleanliness and cubic space requirements are concerned, has hitherto

* The "Municipal Journal," April 20, 1900.

been made.' Have any steps been taken in this parish in this direction?" The reply was: "There are only 154 houses on the register. No systematic attempt has been made except as regards these houses." An inspector was asked: "If anybody was to tell you that St. Pancras was generally in a deplorably insanitary condition would it be correct?" "Yes, generally," was the answer.* When such lax administration is exhibited it is easy to see that things must inevitably go from bad to worse, and that this has happened in the parish under consideration the census conclusively proves. In 1891 the number of persons per house in St. Pancras was 9·6. In 1896 the number had increased to 10. In Somers Town the pressure has increased in a most striking manner. In 1881 the number of persons per house was 10·7, in 1891 it was 11·2, and in 1896 it had risen to 12·2.

In some cases the magistrates must bear some amount of the responsibility incurred through the maintenance of insanitary property. A Northampton Councillor recently mentioned cases where, although the Medical Officer had condemned houses as unfit for habitation, the magistrates declined to make closing orders.

The evil results of a policy of drift are terribly exemplified in parts of London, where failure to enforce the Public Health Act in the past has actually reduced the Act so far as it concerns overcrowding to a dead letter. Bethnal Green Vestry is one of those bodies which was transformed by the Local Government Act of 1894. New members have gone on the Vestry, members with a high sense of public duty. They have been fighting overcrowding and bad sanitation valiantly, but, like many other Vestries, they find the problem insoluble by reason of their predecessors' neglect. They have given the existing sanitary inspectors a free hand, and have appointed additional ones, but a leading Guardian declares that "if the Public Health Act was strictly enforced thousands of people in Bethnal Green would be without shelter of any kind;" and the chief sanitary inspector says frankly that "there is nothing but the streets or the workhouse for hundreds of families if the full letter of the law were carried out." In December, 1897, London was shocked by the account of a fire that had occurred in Dixie Street, Bethnal Green. *(Plate 1.)* A mother and family of nine children occupying a tenement of two rooms were burned to death. Subsequent investigations revealed the fact that out of the 24 houses in the street 18 were illegally overcrowded. To turn them out would be cruel and ridiculous, for at the time not a house of the kind they could afford to pay for was vacant in Bethnal Green.

* Report of the Public Health Committee of the L.C.C., 6th July, 1899.

A further instance showing how useless it would be to turn into the street every person living in an overcrowded tenement is furnished by a recent report of St. Olave's District Board of Works, from which it appears that there were hundreds of applicants, including forty policeman, for a four-roomed house which recently became vacant in the district. In Bermondsey, again, the Vestry has ceased to take action in cases of overcrowding; they do not know where the people are to go.

Existing legislation, then, gives local authorities powers which enable them to do much to prevent the creation of slums; but in one or two directions fresh legislation is needed. In the first place the pressure in large towns is bringing about to a very marked degree the transformation of houses let hitherto to single families into tenement houses occupied by several families. Increased legal powers are necessary to ensure that houses so adapted shall be made suitable for their new functions. Separate sanitary, storage, and pantry accommodation should be supplied for each family, and to each should be given a separate water supply. In these houses such services are generally provided under a system of communism by no means healthy.

Again, London is the only county in which sanitary authorities are compelled to appoint certificated sanitary inspectors. Nowhere ought such an important office to be held by a person not shown to be competent.

A further suggestion is that every municipality should be endowed with powers similar to those bestowed by the London Buildings Act of 1894 upon the London County Council. The Public Health Act of 1875 should, moreover, be levelled up to the Public Health (London) Act of 1891.

WHAT THE INDIVIDUAL CITIZEN CAN DO.

In Belgium an Act of 1889 called into being committees which keep a watchful eye on the housing problem in that country. The duties imposed upon these bodies include giving aid in building, selling, or letting suitable dwelling accommodation to the working classes, and the investigation of the sanitary condition of dwellings. The committee draws the attention of the landlord to inadequacies in the water supply, defects in the drainage, or any other sanitary deficiencies, and if he does not effect the necessary improvement the authorities are informed and compulsion is applied.

Much that is done by the statutory committee in Belgium could be done by voluntary committees in England. The Housing of the Working Classes Act and the Public Health Acts place

considerable powers in the hands of individual citizens, and small private committees could do work of real benefit to the community by taking advantage of those powers. It is provided by the Housing Act, Part I., Section 5, that:—

> If two or more Justices of the Peace acting within the district . . . or twelve or more persons liable to be rated to the local rate complain to him of the unhealthiness of any area within such district, it shall be the duty of the Medical Officer of Health forthwith to inspect such area.

Furthermore, if the Medical Officer fails to inspect or reports the area not unhealthy, the twelve or more ratepayers may by Section 16 appeal to the confirming authority.

Again, in Part II. of the same Act, Section 31, it is provided as follows:—

> If in any district any four or more householders living in or near to any street complain in writing to the Medical Officer of Health of that district that any dwelling-house in or near that street is in a condition so dangerous or injurious to health as to be unfit for human habitation, he shall forthwith inspect the same and transmit to the local authority the said complaint, together with his opinion thereon.

Power to appeal to the Local Government Board is given to the four householders.

The Public Health Act, 1875, which applies to municipalities outside London, states in Section 93 that:—

> Information of any nuisance under this Act . . . may be given to such local authority by any person aggrieved thereby, or by any two inhabitant householders of such district,

and the person responsible will be required to abate the same.

The Public Health (London) Act, 1891, sets forth that complaint concerning nuisances may be made "by any person."

The Mansion House Council on the Dwellings of the Poor has shown how it is possible for unofficial citizens to make use of the above provisions of the Housing and Public Health Acts, to the advantage of the community. In 1898 the inspectors of the Council inquired into the sanitary condition of 4,990 houses. Remedies were secured in 1,666 cases, and 1,102 were still under consideration at the end of the year.

The Dudley Christian Social Union, founded in 1894, proceeded on similar lines. At first the members had to fight apathy and the relentless opposition of interested persons. They persisted, however, and before long the sanitary authority was roused to such a degree that the slum owners are said to have been compelled to requisition the services of every bricklayer and plumber in the town for many months.

The town does not exist where such a committee is not needed. A group of public-spirited men and women can do much to

improve the lot of their less fortunate fellow-citizens by taking steps to induce the local authorities to use their powers under the Housing Act; by insisting on the rigid enforcement of the Public Health Acts; by encouraging the poor to bring insanitary conditions under the notice of members of the committee, remembering that the poor will much more readily appeal to them than to the local authority; and by compelling public notice to the condition of poor property.

Above all, it is the duty of the plain citizen, when the local elections come round, to use his influence and cast his vote in favour of the candidate whose private interests will not be prejudiced by a rigid enforcement of the provisions of the law concerning insanitary and overcrowded dwellings. A local governing body which includes in its membership a number of small property owners is not generally enthusiastic in the work of serving notices and ordering proceedings in the terms of the Housing Act or the Public Health Acts. Licensing magistrates must not be interested in the preparation or sale of liquor; the electorate should impose a similar disability on those who administer the law concerning insanitary property, and exclude the slum owner, the jerry builder, *et hoc genus omne*.

The manner in which a conflict may arise between public duty and private interest was well brought out in a case which came before Mr. Justice Wright on February 4th, 1898. A widow lady, residing in West London, brought an action to recover damages for alleged injury arising from the defendants' neglect to carry out certain repairs at her house. Mr. Justice Wright, in delivering judgment, said it was clear from the evidence that the defendants employed as their agent a member of the Vestry, that his agent employed as his builder or contractor another member of the Vestry, and that the work of the builder was inspected on behalf of the Vestry by the son of the builder. He thought it was a reproach to the whole system of local government that such a state of things should be allowed to exist.

When the owners of poor property are strongly represented on the local sanitary authority, that Medical Officer of Health has the happiest time, and enjoys greatest security of tenure, who is least zealous in the discharge of his duties under the Public Health Acts. Local bodies are rightly jealous of undue interference on the part of the central authority. If, however, the local authority is of such a character that private interest takes precedence over public health, its members must not complain if the demand goes forth that their privileges shall be confiscated to the extent of the removal to the Local Government Board of the appointment and control of Medical Officers of Health.

LOCAL AUTHORITIES AND THE HOUSING ACT.

Examination of the extent to which municipalities have availed themselves of their powers under the Housing Act reveals the fact that of the twenty-nine towns and cities in the United Kingdom with populations exceeding 100,000 eleven have not undertaken any Housing scheme. To describe in detail the experience of the remaining eighteen would be impossible. Happily, to do so is unnecessary, for typical instances can be selected to illustrate the work of all.

Municipal enterprise in this direction may be regarded in two aspects according as it is concerned with the erection of tenement blocks or the erection of cottages. The experience of the London County Council and Vestries affords perhaps the best available example of the erection of tenements on a large scale. To illustrate the simpler aspect of the problem it will be well to describe briefly the cottages erected by the Corporation of Richmond, in Surrey.

Richmond Municipal Dwellings.

Richmond is a town of some 27,000 people, of whom the typical section is made up of those who are willing to pay high rents for the privilege of living in so select a community, and who experience no great sense of comradeship with those of their fellow-citizens who toil for weekly wages. The workers accordingly were at no great advantage in the matter of dwelling accommodation when the Corporation decided in 1892 to use their powers under Part III. of the Housing Act.

The Corporation possessed a piece of land some 6⅛ acres in extent, which had cost £700 an acre. A road 40ft. wide was driven through the middle, and cottages were built either side. The cottages are of three classes. In class A there are twenty-two seven-roomed dwellings for which a weekly rent of 7s. 6d. is charged. Class B *(Plate 2)* contains twenty-eight five-roomed cottages with a rent of 6s. per week. In class C there are six double tenements let at weekly rents of 5s. 6d. for four rooms and 4s. 6d. for three rooms. No application was considered from any person who did not live or work in Richmond. So numerous were the would-be tenants of the Corporation that the selection had to be made by ballot. The weekly wages of tenants vary between 18s. and 26s. The actual capital outlay was, in round figures :—

	£
Land	1,950
Roads and Sewers	750
Legal Charges, Plans, &c.	200
Building	12,850
Total	15,750

The accounts for the year ended 31st March, 1899, show a surplus of £3. 6s. 11d. on the year then closed, after paying interest on loan, contributions to sinking fund, and management and maintenance expenses.

A second scheme for the erection of seventy more cottages is now practically completed.

The Boundary Street Scheme.

The undertaking known in municipal history as the Boundary Street Scheme is the biggest thing yet accomplished under the Housing Acts. Ten years ago the Boundary Street area on the borders of Bethnal Green and Shoreditch was known as the blackest pit in London, the teeming haunt of crime and vice and disease, the despair of the officers of law and sanitation. It was an area made up of fifteen acres of tightly-packed small houses, and of those houses 91 per cent. were in a more or less advanced state of decay and dilapidation; only 9 per cent. were fit for human habitation. Many of them were built when Nelson was the national hero, and the names of his admirals were perpetuated when the streets were named. Since that time houses have been built over the backyards of the original dwellings. Apparently they have been damp ever since they were built, for the mortar used was of the kind known as billy-sweet, the characteristic of which is that it never dries. *(Plate 3.)* Moral and physical ruin awaited the children born in the region: one in four died before reaching the age of one year. Their parents were too often the workers of various sweated industries, or members of the vicious and criminal classes. In one street sixty-four ticket-of-leave men were found living at one time. Many of the tradesmen carried on a traffic in stolen property, and numberless burglaries were quietly and skilfully planned in the courts and alleys of Boundary Street. Of the 5,719 persons who lived in the area, 2,118 lived in 752 single-room tenements. It is accordingly no matter for surprise that the death rate of the area was over 40 per 1,000, while the rate for London generally was 18·8.

It was obvious that no amount of tinkering would meet the case of the Boundary Street area; and in 1890 the London County Council decided to proceed under Part I. of the Housing Act. The tangle of slums was to be swept utterly away, and a model colony of dwellings for the workers was to rise on the site. The work of demolition was commenced in 1891. In 1900 the Prince of Wales performed the opening ceremony of the completed Boundary Street scheme.

The plan of the area as it now exists reminds one of the map of Paris. In the centre is an open space whence radiate streets fifty feet in width, and thoughtfully planted with trees. *(Plate 4.)* There are twenty-three separate blocks of dwellings providing accommodation for 5,524 persons in 1,069 tenements varying in size from one to six rooms. The most numerous tenements are those consisting of two and three rooms; there are 541 of the former and 400 of the latter. Skilful designing has secured a period of sunlight some time during the day for the living-room of every tenement. The discomfort which washing day brings in a small tenement can be avoided, for there is a central laundry for the use of the tenants. There are also, in the same building, baths, and a couple of clubrooms. The Council believes that a stitch in time saves nine, and so it has established a workshop in the area for the immediate execution of repairs.

The earlier dwellings erected contained living-rooms with an approximate area of 144 square feet and bedrooms with 96 square feet. Later, however, the living-rooms were built with an area of 160 square feet, and the bedrooms with 110 square feet. The rents charged work out at an average of 2s. 10½d. per week per room.

When fixing rents the Council is governed by a Standing Order which provides that "after providing for all outgoings, interest, and sinking fund charges, there shall be no charge on the county rate in respect of the dwellings on such area or scheme." When considering the financial aspect of clearance and rehousing schemes, however, it is necessary to distinguish between the amount borne by the rates on account of the cost of clearing the area and the amount representing the cost of the buildings plus the value of the land for housing purposes, which is the basis for the calculation of rents. In the case of Boundary Street, the Council paid about £300,000 to acquire the area and the various interests comprised in the properties thereon. The cost of laying out the estate, with paving, sewers, &c., was about £50,000. The estimated value of the land for housing purposes is £63,000. The rates are, therefore, charged with £287,000 on account of clearing the area. The cost of the buildings was £267,597, and this, added to the £63,000 which represents the value of the land on which the dwellings stand, indicates the basis for the calculation of rents. In round numbers the total cost of the scheme has been £600,000, of which one half may be regarded as remunerative and the other half as unremunerative expenditure. £300,000 is the approximate sum that London has had to pay to rid itself of that physical and moral plague spot—the Boundary Street area.

Other L.C.C. Schemes.

Two other schemes for the improvement of insanitary areas are being carried out by the Council. A mass of dilapidated houses occupies the Clare Market area between the Strand and Drury Lane. *(Plate 5.)* Even on the brightest day the light of the sun is unable to reach many of the rooms. Not without difficulty the Council has removed the 3,172 persons who occupied the condemned property, and the process of demolition has commenced. In St. Pancras 1,095 persons have had to make way for a clearance scheme.

Beyond these three schemes the Council has decided to undertake four other schemes under Part I. of the Housing Act. In respect of areas in St. Luke, Southwark, Clerkenwell, and Poplar, the Council has resolved "that the areas are unhealthy areas within the meaning the said Act of Parliament, and that an improvement scheme ought to be made in respect of such areas." The St.Luke's area is closely packed with small houses which are almost destitute of yards, in the majority of cases without sufficient light and air space, and mostly in a very bad state of repair. Says a police sergeant who has been three years in the division to a *Daily News* representative: "I have hurried through certain courts, holding my nose and scarcely daring to breathe, and on emerging I have found on my helmet vermin that must have actually fallen from the houses." The condemned area in Clerkenwell is occupied by houses that are old and worn and arranged in courts and alleys that crowd very closely together. In some of the courts two people cannot conveniently walk abreast. The houses are known as the haunts of thieves, bullies, and loafers, and it was with satisfaction that the police heard the Council's decision "to clear out that little lot." The Southwark area is not so horrible, and the people, though terribly poor, are law-abiding and they struggle for cleanliness. But the area is insanitary and, moreover, is of such a character that it will when rebuilt accommodate double the number of people displaced. The dwellers in the small condemned area in Poplar resemble those of the Southwark rather than the St. Luke or Clerkenwell areas. The four schemes, which now await the sanction of the Home Office, will displace 3,739 persons, and provide accommodation for 4,406. It is estimated that the total cost for effecting the clearances alone will be £480,900.

Four schemes have been undertaken jointly by the Vestries and the Council under Part II. of the Act. They are comparatively small, the total number of persons displaced being only 1,831.

Happily Millbank Prison is no more; and the Council is, by erecting dwellings for the people on the site, helping forward the time when other prisons can be dispensed with. Seventeen blocks of tenements are planned, and together they will house 4,434 people, of whom 1,500 are those displaced by the Clare Market clearance. This scheme was undertaken in accordance with Part III. of the Housing Act, which permits local authorities to acquire land and build houses irrespective of any clearance scheme. Under this part of the Act also 38½ acres of land are to be acquired at Tooting whereon it is proposed to build cottages accommodating 11,000 people.

The Clerk of the Council thus summarises the efforts of London's central governing body in the direction of providing better housing accommodation for the workers:—

In the clearance only of insanitary areas the Council is spending £1,114,800. For this sum 35 acres of old, dilapidated, and insanitary dwellings will be demolished, and 16,160 persons will be displaced. One thousand nine hundred and eight tenements, affording accommodation for 10,060 persons, are already completed and occupied. These buildings, including the value of the land, have cost a sum of £609,438. One thousand one hundred and ninety tenements, affording accommodation for 5,900 persons, are in course of construction, and the cost of these buildings, including the value of the land for housing purposes, will be not less than £327,040. In addition to these, plans are being prepared for 3,718 tenements. These will afford accommodation for 19,990 persons, and the total cost, again including the value of the land, is estimated at £1,008,799. It will thus be seen that the Council has provided and is providing accommodation in 6,816 tenements for 35,950 persons, at a total outlay of £1,945,277.

LESSONS OF MUNICIPAL HOUSING SCHEMES.

The Housing Act has been in existence for ten years, a period sufficiently long for the many defects of the statute to manifest themselves. The section of Part I. of the Act, for instance, which provides that "if the local authority erect any dwellings under this part of this Act, they shall, unless the confirming authority otherwise determine, sell and dispose of all such dwellings within ten years from the time of the completion thereof," should be deleted. It is undesirable to withdraw the supervision of the municipal authority over the dwellings, and financially the ratepayers would suffer heavily. The loss to the ratepayers of London which would result from the sale of the dwellings erected by the County Council is estimated at £237,000.

Then, again, it has been found that the people who become the tenants of municipal dwellings are not generally the people who went out of the dwellings that were demolished. An insanitary area is condemned, the tenants are turned out, the houses are pulled down, new dwellings rise on the site, but the original

inhabitants are gone never to return, gone to swell the other overcrowded districts of the neighbourhood. Not 5 per cent. of the people dispossessed from the Boundary Street area returned to occupy the Council's dwellings, for the rents were too great for them to pay, and overcrowding became no longer possible. A family of, say, four persons can afford to pay 4s. 6d. for a single room, but 6s. for two rooms is too great a strain on slender resources, yet two rooms are necessary if overcrowding is not to be connived at. Local authorities are recognising the reasonableness of the demand that accommodation shall be provided for persons equal in number to those to be dispossessed before the process of demolition is commenced; but there is the further demand of the unhoused to be considered, that they shall have that accommodation at a rent no greater than that paid hitherto. Municipalities accept the principle that their tenants shall not be housed at the ratepayers' expense, and accordingly they have failed to meet this demand. If they would meet it they must, obviously, reduce the amount of annual expenditure to be met on account of municipal dwellings. How is this reduction to be brought about? It can be brought about by cheaper building, by regarding the land on which the building stands as an asset, and by extending the period for the repayment of the capital outlay on account of the scheme. The two last reforms are now generally accepted as necessary and need not be enlarged upon. Municipal dwellings will last more than a hundred years. Why should their cost be repaid in fifty or sixty years? Increase the period of repayment to a hundred years, and the annual contribution to the sinking fund will be proportionately reduced. Land is not a commodity that will perish. Why, then, repay the cost of the land? Exclude land from the scope of the sinking fund and there is a further reduction in the annual expenditure.

The municipal authority finds itself at a great disadvantage when it enters into competition with the private property owner, for the Local Government Board insists that the dwelling erected by the public authority shall be altogether of a more expensive type than that erected by the private builder. One is loth to depress the standard of building; it would be infinitely preferable to raise the standard of private building enterprise to that insisted upon in the case of municipal dwellings. The middle classes are by no means outside the scope of the housing problem, and the avidity with which municipal dwellings are applied for by people able to pay rents in excess of those previously paid for the old houses on the site shows that there is a very real need for good middle-class dwelling accommodation. Moreover, the tendency must be for the poorer classes to move into the dwellings vacated by those moving

ILLUSTRATIONS

OF

THE HOUSING PROBLEM

IN

THE TOWNS.

DIXIE STREET, BETHNAL GREEN.

Plate 1.

RICHMOND MUNICIPAL COTTAGES.

By Herbert Railton.] [*Copyright.*

THE COUNCIL'S COTTAGES AT EAST GREENWICH.

[*By permission of the "Daily Chronicle."*

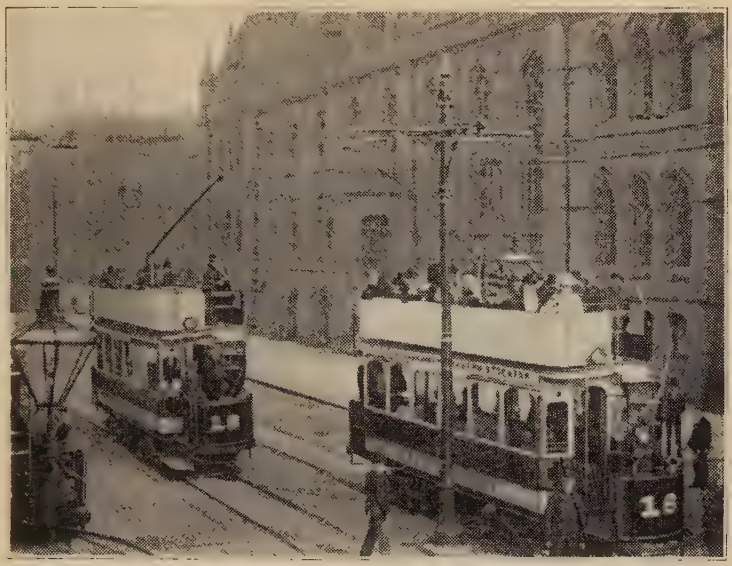
Plate 2.

GRANBY PLACE, CLARE MARKET, STRAND.

Plate 3.

LIVERPOOL DWELLINGS: 1s. A WEEK A ROOM.

Plate 6.



OVERHEAD TROLLEY TRAMWAY AT MIDDLESBROUGH.

CONDUIT TRAMWAY AT NEW YORK.

Plate 7.

into the better municipal tenements, but this general tendency towards a rise in the quality of housing accommodation cannot crystallise into actual fact until municipal enterprise in the matter of housing is undertaken on a much larger scale than at present. It is the very poor who are least able to defend themselves against the rack-renter and the slum owner, and it is they who have the first claim to the attention of the local authority.

In Liverpool the problem of housing the very poor has been attacked, and the attack has proved successful. The City Engineer set up as his ideal a dwelling erected by the municipality which could be let at one shilling per room per week without involving any charge upon the rates. A site in the most crowded part of Liverpool, the Scotland Ward, was cleared, and the land was valued at twelve shillings per yard, the market value. The Local Government Board were induced to relax their stringent regulations, and nothing was allowed to enter into the construction of the dwellings save what was absolutely necessary. There are sound brick walls and damp-proof floors, but there are no superfluous cupboards or adornments. The necessary stones were manufactured out of clinker from the refuse destructor, and the joists for the floors are old tramway rails. The houses are of three storeys, and most of them contain a two-roomed tenement on each floor. The rents actually work out at 2s. 6d. and 2s. 9d. a week for a tenement of two rooms and a scullery, and 3s. 6d. for the few tenements which contain three rooms and a scullery. A return of over 4 per cent. is anticipated. *(Plate 6.)* The experiment has demonstrated the possibility of municipal dwellings for the very poor. Ninety per cent. of the tenants of the Liverpool dwellings formerly inhabited insanitary property demolished by the Corporation, and many of them show welcome signs of an ambition to keep their tenements clean and even to decorate them.

It is only fair to point out that London is handicapped by difficulties from which Northern municipalities are free. The value of the land on which the Boundary Street dwellings stand is double that of the site occupied by the Liverpool dwellings. In London wages are higher, and bricks are dearer. The London Building Act imposes more stringent regulations than those in force elsewhere.

It is possible that the grievous lot of the very poor in our great towns may be alleviated by imposing upon them principles of co-operative housekeeping. Let a block of cheap dwellings be built after the manner of those in Liverpool; let there be a central kitchen where the tenants can procure cheap and wholesome food,

after the manner of Sir Thomas Lipton's Trust; it may also be possible to provide a hall, or a reading or club room. An experiment in this direction contains elements from which great results might not unreasonably be expected to follow.

SLUM OWNERS AND COMPENSATION.

It remains to consider the circumstance which most of all discourages local authorities when they consider the abolition of insanitary areas; it is the exorbitant cost imposed by the provisions of the Housing Act upon the municipality when it undertakes a clearance scheme, cost which is in no degree diminished by the circumstance that urgent considerations of public health make such clearances absolutely necessary. It was mentioned during the Housing debate in the House of Commons on the 17th May, 1900, that the cost of clearing two acres of insanitary area in Manchester had been £2. 2s. 6d. and £4. 10s. per square yard; while in Birmingham the Corporation had bought 4,000 houses and rehoused 16,500 people at a cost of £1,650,000. Mr. Chamberlain told a Wolverhampton audience in 1883 that "their rates had been burdened by a loss which was estimated at £50,000, and that loss was due to the fact that they had had to pay an excessive price to the owners of the property which they had taken."

In a paper read before the Sanitary Congress in 1899 by the late Superintending Architect to the London County Council it was stated:—

> A return up to the end of the year 1898 of schemes completed and schemes to which the London County Council was then pledged shows that since 1876 the Metropolitan Board of Works and the Council had spent, or undertaken to spend, on improvement schemes, the sum of £2,835,227, and that the receipts, actual and estimated, from sales, with the estimated value of property in hand, would amount to no more than £668,860. This shows an estimated deficiency or loss of £2,166,367.

This excessive cost is due to the compensation clauses of the Housing Act, which enable an arbitrator to give commercial value for the land; in other words, while the local authority is under an obligation to erect working-class dwellings on the site, it has to pay for that site as if it were to be used for the erection of factories, warehouses, theatres, hotels, or other property of the highest value. Moreover, in the hands of the local authority a dense tangle of slums is transformed into a colony of healthy and substantial dwellings, intersected by wide thoroughfares. In determining rents only the cost of the land on which the dwelling actually stands is taken into account. The land not actually built upon represents a charge to the public funds, for which the only return is the transformation of a plague spot into a healthy area.

EVILS OF THE LEASEHOLD SYSTEM.

It is impossible to avoid the conclusion that the leasehold system is responsible for much of the evil now under consideration. In the first place, the conditions under which insanitary property is acquired constitute a bounty on the manufacture of slums. It is not to the advantage of the freeholder to insist on the property on his land being kept in proper repair after a certain stage of deterioration has been reached, for it will become necessary for the local authority to buy the land at a price in excess of its value as a site for poor dwellings. Under the leasehold system it is often not possible for him to arrest the decay of the property built upon his land. Said the Prince of Wales when formally opening the Boundary Street buildings:—

> I am the nominal owner of some property in Lambeth, but I have unfortunately no control over it, though the public think it is my own. At this moment, in fact, I am powerless, as a portion of the property is let on leases, on lives, and the other part under a special Act of Parliament which does not expire until 1909. I should gladly welcome any legislation which would give landlords back, under proper conditions, the power over their property with which they should never have parted, and which would enable me to see the tenants residing on my Lambeth property as happy, comfortable, and as well cared for as I am able to say they are in Norfolk.

In South Shields, again, there is property belonging to Durham University. The agents of the lessors insist on such onerous conditions for the renewal of leases that the lessees, unable to meet such conditions, extract the maximum revenue from the property until the expiry of their leases, and then let it fall into the hands of the lessors often in a slum condition. Everywhere where the leasehold system holds sway there is the danger that property will be allowed to fall into a state of decay during the latter years of the period of lease unless the leaseholder is properly bound by repairing clauses which are rigidly enforced by the freeholder. The conversion of copyhold tenure into freehold is compulsory at the desire of either the landlord or the tenant. The conversion of leasehold into freehold on similar terms would check in no small degree the manufacture of slums.

Wherever the responsibility may be for the creation of a slum area, it is obviously unjust that the community should bear the cost of transforming such an area into a sanitary state. If the butcher sells to his customers meat which is unfit for human consumption he may be fined £50, and the punishment is light. The man who purveys bad fruit or vegetables may be sent to prison for a well-merited six months. By what strange logic is the owner of a pestilential area given a rich pecuniary reward?

In mediæval times it was forbidden to build houses within a certain distance of the city walls lest enemies should throw down firebrands upon them. If houses were built on this forbidden space, and the city so endangered, the king had them demolished, and the compensation to the owner was of such a character that he would have preferred to dispense with it altogether. The present age has no stomach for such drastic methods of dealing with houses which may become a source, not of destruction by fire, perhaps, but of death by pestilence; but it would not be unreasonable to insist that when dwelling-houses have been certified unfit for human habitation the freeholder should have the power to re-enter into possession, there being imposed upon him the obligation to rebuild upon the site dwelling-houses for the working classes. In the event of the freeholder declining this obligation the local authority should be empowered to take possession of the property, paying only the market value of the land subject to the obligation to rehouse those to be dispossessed.

PRIVATE VERSUS PUBLIC BUILDING ENTERPRISE.

It will have become evident that there are two phases of the Housing Problem: first, the prevention and cure of insanitary and overcrowded dwellings; and second, the provision of adequate accommodation for a continuously growing population. The first must necessarily concern public authorities alone, but to expect public bodies to undertake the entire solution of the second part of the problem is to lean upon a broken reed. It has been seen that vigorous administration of existing law is necessary, rather than new legislation, for dealing with insanitary and overcrowded property, but, to provide adequate accommodation elsewhere for residents evicted from an overcrowded slum and to enable building to keep pace with population, existing powers need to be supplemented by new legislation approaching the heroic order, legislation that will facilitate private building enterprise as well as public.

The fear has often been expressed that disastrous economic effects are likely to result from the clash of public with private building enterprise. There would, perhaps, be some ground for the fear if there existed anything approaching a state of perfect competition in the supply of dwelling accommodation—if supply and demand were fairly well balanced. Notoriously this is not the case in our great towns. For very many years to come there must be an overwhelming demand for all the housing accommodation that public and private enterprise can provide.

In spite of a disposition to distrust 10 per cent. philanthropy it has to be recognised that private Companies and Trusts have done good service in housing the poor of our great towns. The Improved Industrial Dwellings Company, under the guiding influence of Sir Sydney Waterlow, has already provided for 30,000 people belonging to the working classes of London. The Guinness Trust already has some 9,000 of the poorer citizens of London and Dublin in its dwellings; no tenant is accepted whose weekly wage exceeds 25s. Co-operative Societies own 4,247 houses which they have built; they have built 3,709 which they have sold; and 16,082 houses have been built by members by means of advances made by the Societies. It is estimated that the Co-operative Wholesale Society has under its House Building Scheme advanced through its Banking Department some £60,000 to individual members through their own Societies, and, further, that it has advanced to various Societies no less a sum than £200,000 for the purpose of assisting those Societies to provide land and build houses for their members. Co-operative Societies have shown how pure food at fair prices can drive indifferent food at high prices out of the market. It would now seem fitting for them to make strenuous efforts to bring good houses, let at fair rents, into effective competition with the rack-rented, overcrowded, insanitary dens in which so many of the workers of the towns are forced to find a home.

THE HOUSING PROBLEM AND TAXATION REFORM.

When the statesman shall at length arise possessing the sympathy to appreciate the importance of the housing problem, and the courage and ability to deal with it, he will find it necessary to revolutionise the existing system of local taxation; he will have to establish peremptory measures securing that land required for building purposes shall not be denied, and he will have to provide greatly increased facilities for locomotion. Here must be considered the manner in which these great reforms are necessary factors in the solution of the problem forced upon us by the house famine in the towns.

> Your Majesty's Commissioners must observe with reference to Lord Shaftesbury's Acts and to nearly every proposal for improving the dwellings of the working classes, as well as to other local improvements, that the present incidence of local taxation stands seriously in the way of all progress and reform.

So runs the emphatic declaration of the majority of the Housing Commission, and it stands as melancholy testimony of the proverbial uselessness of Royal Commissions that Parliament has made no attempt to readjust the incidence of local taxation. Local rates and the Housing Problem may seem at first sight to have as little

in common as sun spots and the state of trade. An ingenious philosopher has proved to his own satisfaction that some relationship exists between the latter; the relationship between the former is very intimate. The occupier finds the burden of the rates becoming heavier as time goes on. The poor of our great cities—nay, the middle classes as well—find it more and more difficult every year to secure adequate dwelling accommodation. There is a great scheme of taxation reform which will bring to the statesman who places it upon the statute book the fame of a Peel or a Gladstone; it is a reform that will simultaneously relieve the ratepayer and dissipate many of the troubles of the Great Unhoused; it is the taxation of land values.

What is the circumstance that gives to one acre of land a value of £200 and to another a value of £2,000,000? It is the presence or absence of an enterprising people whose affairs are administered by a public-spirited governing body. Suppose London, by reason of some caprice of nature, became as liable to earthquakes as the Philippine Islands, or that Manchester, by some process, became as pestiferous as the West Coast of Africa. The land on which these cities stand would not change, but its value would disappear with the industrious and enterprising population.

Says John Stuart Mill:—

> The ordinary progress of a society which increases in wealth is at all times tending to augment the incomes of landlords, to give them both a greater amount and a greater proportion of the wealth of the community, independently of any trouble or outlay incurred by themselves. They grow richer, as it were, in their sleep, without working, risking, or economising. What claim have they, on the general principles of social justice, to this accession of riches? In what would they have been wronged if society had, from the beginning, reserved a right of taxing the spontaneous increase of rent to the highest amount required by financial exigencies?*

The Metropolitan Board of Works transforms a muddy foreshore into the Thames Embankment at a cost to the community of some two and a half millions of money. The value of the adjacent land goes up by leaps and bounds as a direct result. The Town Council of Manchester constructs a system of main drainage through a suburban district, and agricultural land worth possibly £200 per acre becomes "eligible building sites" sold at about £2,000 per acre. A factory is reared on the outskirts of a great town, land is needed for housing the workers, and again a landlord wakes up to find the value of his land has been multiplied in his sleep. It would be difficult indeed to show that the landlords would have been wronged if the community had commandeered

*"Political Economy," Book V., Ch. II.

part or all of the increase in the value of the land produced by the industry of its members or by the expenditure of money they have contributed in the form of rates!

The taxation of land values, otherwise a system of taxation according to benefits received from the results of taxation—that is to say, public improvements—has entered the field of practical politics. A Bill for the Taxation of Land Values has been prepared by the Glasgow Corporation. Its fundamental clauses, which show how the scheme could be put into operation, run thus:—

Every proprietor or reputed proprietor of any land or heritage in any burgh in Scotland shall, on or before the 15th June in each year, transmit to the assessor of the burgh in which such land or heritage is situated a written statement containing the following information:—

(*a*) The number of square yards of ground contained in each separate or discontiguous piece of ground of which he is proprietor or reputed proprietor.

(*b*) The annual value of each such piece of ground (hereinafter called "the land value") calculated at the rate of 4 per cent. per annum upon the sum which such proprietor may fix as the price thereof as between a willing seller and a willing buyer, such land value being taken apart from the value of any buildings, erections, fixed machinery, or other heritable subjects, on or connected with such piece of ground.

The Town Council of every burgh in Scotland shall levy an assessment, to be called "the land value assessment," upon the amount of the land values entered in the valuation roll for the burgh.

The land value assessment shall be imposed and levied at a rate not exceeding two shillings in the pound.

The effect on the Housing Problem of a scheme of taxation such as that proposed by the Glasgow Bill must be considered in four directions.

(1) The taxation of land values would facilitate clearance schemes under Parts I. and II. of the Housing Act.

It has been pointed out that local authorities are seriously handicapped in putting into operation those parts of the Housing Act which refer to the clearance of insanitary areas by reason of the heavy cost incurred. Any new source of revenue, therefore, which is calculated to lighten the burden of the occupying ratepayer would free the hands of local authorities in effecting improvements of an unremunerative character, clearance schemes included. The London County Council Valuer has estimated that the annual land values of the Metropolis amount to £15,096,620, and the estimate is a minimum one. A rate on such land values of only a shilling in the pound, half the maximum rate suggested in

the Glasgow Bill, would realise an annual revenue of £754,831. It would in one year pay for the cost to the rates of the Boundary Street Improvement Scheme nearly three times over.

(2) *The present system of rating penalises the improvement of property.*

Poor property in large towns has a low ratable value but a high income value. The competition for room to live has become so keen in the great towns that the poor are forced to crowd into whatever hovel will receive them. The house property owner is master of the situation. His is a business where the demand exceeds the supply; there is no need, accordingly, for him to compete for tenants. Only sheer benevolence or the order of the magistrate can induce him to spend money on the improvement of his property. The slum owner who carries out sanitary improvements will derive no additional income thereby; his houses are rack-rented already, and already they contain their maximum number of occupants. Now, not only would money so spent be a dead loss, it would result in an increased ratable value, and accordingly in an increased annual outlay on account of rates. Some will say that such increase of rates would be shifted on to the shoulders of the occupier by means of an increased rent, but a system of rating which either imposes the cost of improvement on the heavily-rented occupant of poor property or tends to penalise improvements by imposing the cost on the owner stands condemned without any preliminary discussion as to the incidence of rates. If the sum of the rates to be levied depended upon the value of the land alone, and not at all upon the value of the house, improvements in the latter would not be discouraged by the fear that such improvements, by increasing the value of the house, would increase the amount of rates levied thereon.

(3) *Vacant land needed for building purposes would by the imposition of rates thereon tend to be forced into the market.*

By imposing a rate on land values vacant land as well as that built upon would contribute to public expenditure. Vacant land within the boundary or on the outskirts of a town pays no rates, or only pays according to agricultural value. Yet such land must be regarded as capital which is constantly accumulating with the growth of the town. The owner chooses to keep it vacant until its value has reached a figure which will induce him to sell or let it for building purposes. Houses may be sorely needed; bricklayers, carpenters, plasterers, and slaters may be waiting to build them, but the land lies idle. It may be that it brings in no income, but it entails no expenditure, and the potential income daily increases. Probably it is mortgaged, for land is one of the best of securities,

and with the capital so procured the owner of the land secures income. Obviously to impose a tax on such land would be even more justifiable than the impost upon land which really produced no income. The owner who thus withholds land from its proper function sins against the ratepayers of the community, for he reaps the reward of the expenditure of public money but himself contributes not at all; he sins against those of his fellow-citizens who are mulcted in heavy rents for miserable abodes, for he refuses them sites for further dwelling accommodation, and no single householder in the community has reason to love him, for by refusing to increase the supply of land he maintains at a high level the value of that which is in use, and accordingly is responsible for high ground rents. Mr. Billson, M.P., has declared that if the unoccupied land in Halifax were rated in the same way as other property rates could be reduced 1s. 6d. in the pound. In Bradford, says Alderman Jowett, 4,512 acres out of a total area of 10,776 acres cannot yet be built upon, for it is being held for the rise. How can such land be made to fulfil its legitimate function? As a town gradually spreads itself over a larger and larger area how can it be ensured that the land needed will be forthcoming? By the simple process of imposing a tax on land according to its site value it would be forced into the market. Moreover, by increasing the supply of land the value of ground rents would tend to suffer some amount of decrease.

Again, municipalities that have resolved on utilising their powers under Part III. of the Housing Act and erecting dwellings irrespective of clearance schemes have generally been faced with a ring formed by the landowners. So soon as it is whispered abroad that the public authority is about to become a customer the land goes up in price in an astonishing manner. A rate on actual value would tend to prevent this strange and unnatural expansion. The owners would hesitate before putting up their own assessment. Indeed, such a rate seems the only method of breaking through the land monopoly and abolishing such a scandal as exists, for instance, in the case of Devonport, where the land is in the hands of one man, who, by hoarding it, has put upon it a fictitious value. The result is, to use the words of one of the local parliamentary representatives, "that three-fourths of the town is rotten and dilapidated, and there is more overcrowding than in any other town in Great Britain.*

(4) Building enterprise would be stimulated by such a readjustment of the basis of taxation as would impose a charge on land in proportion to its value.

*'Times' Parliamentary Report, May 18th, 1900.

To arrive at the ratable value of property under the present system of assessment the value of the building and of the site are taken together. Such a system operates in favour of the more expensive sites. The less valuable the site, the greater the proportion of taxation borne by the building, and the less the inducement to build. Examples will make this proposition clearer.

Mr. Verinder in the "Co-operative Annual" for 1900 quotes figures supplied by the Assistant Valuer to the London County Council setting forth the manner in which property of a gross annual value of £100 varies in different parts of London in regard to the relative values of the site and the building. It will be seen that the relative value of the site rises as the centre of London is approached. It will be well to select the case of a building in Central London and to compare it with one in an Outer Suburb. In each case the gross annual value is £100 and the ratable value £84.

	Net Value of Land.	Net Value of Building.
	£ s. d.	£ s. d.
Central London	70 14 0	12 14 0
Outer Suburb	15 18 0	67 10 0

Let the rates in each case be 5s. in the pound. Each property will pay £21 per annum in rates. But in the first case the building bears only 15 per cent. of the rate, whereas in the second it bears as much as 80 per cent.

The two properties pay between them £42 in rates. The following table shows how this sum is apportioned between them under the present system of assessment, how it would be apportioned between them if rates were levied according to site value alone, and how it would stand if a rate of 2s. in the pound were levied on the site value, the rest of the rates being raised according to the existing system:—

	Rates Paid when Basis of Assessment is Building plus Site.	Rates Paid when Levied on Site Value alone.	Rates Paid when a Levy of 2s. in the pound is made on Site Value.
	£ s. d.	£ s. d.	£ s. d.
Central London	21 0 0	34 5 0	23 15 0
Outer Suburb	21 0 0	7 15 0	18 5 0

Taxation on this new basis would alleviate the burden on property built on sites where land is cheap: the outskirts of towns would benefit at the expense of the centre.

A member of a firm of estate agents and surveyors presented to the Local Taxation Commissioners a memorandum wherein it was pointed out that a person taking for investment a plot of land on which to build a house would estimate—

(1) The Ground Rent;

(2) Interest on Capital Outlay;

(3) Rates and Taxes payable in respect of occupation.

The building will not be erected until it will yield a rent sufficient to cover these items of expenditure. Obviously the less the charge on account of rates the sooner will the house be erected.

The taxation of land values, then, would stimulate building enterprise where land is cheap. But what of working-class dwellings where land is dear? It must be remembered that one of the avowed objects of the taxation of site values is to compel land to be used to the best advantage—in other words, valuable land must carry property of high ratable value. The cost of land is rendering more and more difficult the erection of working-class dwellings in the central districts of our great towns; one can hardly avoid the conclusion that if such land were rated according to its value the building of working-class dwellings thereon would be rendered impossible without heavy pecuniary loss unless the owner actually bore all the impost on the land. The workers would, perhaps, be driven to reside on the outskirts of the towns. It were better so; and the demand for increased locomotion facilities would stimulate enterprise in that direction.

To discuss the incidence of the proposed tax is impossible in this place. It would be to wander in the mazes of a question that still incites economists to bludgeon each other with unexampled ferocity. Certain it is, however, that no set of circumstances would hold good universally. How the matter would work out in the main experience alone can show. Even, however, if the whole of the proposed rate on land were shifted to the shoulders of the occupier, the tenant of property on the cheaper land would benefit at the expense of him who dwelt where land was dear; and the question of incidence is not an important factor in the problem when the discussion concerns the manner in which the present basis of assessment penalises improvements, the forcing of vacant land into the market, or the encouragement of building enterprise on the cheap land at the outskirts of the towns.

THE NEED FOR INCREASED LOCOMOTION FACILITIES.

There is no Morrison's Pill for the particular social malady now under discussion. Improvement must be looked for after a treatment that is varied, but to discuss remedies without recognising the importance of increased facilities for locomotion would be like endeavouring to open up the Soudan without constructing a railway.

The Housing Committee of the London County Council reported in 1898 as follows:—

> In strong contrast to the cessation of building of workmen's dwellings in Central London was the very remarkable increase in the number of cottage dwellings outside the county, especially along the Great Eastern Railway, where, owing to low fares and a good train service, many thousands of cottages had been erected. . . . There were vacant sites much nearer to the centre, but to which access was difficult for workmen, owing to high railway fares and a slow tramway service. If the Council were to build there there would be no relief until proper means of cheap and rapid transit were supplied.

Again, the scheme proposed by the Manchester Corporation for building workmen's dwellings at Blackley will succeed or fail according as communication with the centre is convenient or difficult.

It is to America that we must go if we would see electric traction most fully developed, and the way in which it can revolutionise manners and customs. Towns and villages are linked together by a network of tram lines; the towns are relieved of their congestion of population, and the villages no longer suffer from the isolation which drives people to the crowded centre. Around Brooklyn are numerous pleasure resorts, residential towns, and villages. The whole area forms one extended community, the tram lines which link it together making the map look not unlike a spider's web. *(Plate 7.)* Moreover, the Americans have long discovered a fact of which many tram and railway companies in our own country remain oblivious, that the more frequent and convenient the service and the more comfortable the cars the greater is the profit earned. The American parlour car is a sort of drawing-room on wheels.

Tardily we are following in the footsteps of America. A Bill has passed a House of Commons Committee providing for the construction of sixty-seven miles of tramways to link up villages and townships with Liverpool and Manchester. Soon, too, Richmond and Twickenham will be linked to Kensington.

It is necessary, also, to ensure that the railway companies shall do their share towards the solution of the Housing Problem. By the Cheap Trains Act of 1883 all railway fares not exceeding a

penny a mile are exempt from passenger duty, and fares exceeding that rate for journeys between stations in the urban districts pay a duty of 2 per cent. only, instead of the ordinary 5 per cent. These concessions to the railway companies were made under certain conditions which are set forth in Section 3 of the Act, and include the provision of proper and sufficient workmen's trains "for workmen going to and returning from their work, at such fares and at such times between six o'clock in the evening and eight o'clock in the morning as appear to the Board of Trade to be reasonable." On complaint being made that accommodation is deficient the Board of Trade may "order an inquiry to give the inhabitants of a district full opportunity of showing the necessity for a specific train or trains." The obligation of the companies is in no wise diminished if perchance the trains are run at a loss, for, when delivering judgment in a case recently brought before the Railway and Canal Commissioners, Lord Cobham pointed out "that the remission of a large part of the passenger duty was meant to meet this very contingency."*

THE QUESTION OF THE LAND.

If it could be guaranteed that suitable means of communication would follow the erection of houses private building enterprise in the outskirts of the towns would receive a wholesome stimulus. Moreover, to take people away from the centre is to enable them to live in a self-contained cottage. To leave them in a busy area is to condemn them to the block dwelling. The *impasse* to which local authorities in great cities have been reduced makes such a guarantee doubly necessary. The continuous rise in the price of city land is making it more and more difficult to erect artisans' dwellings in central districts without involving a charge on the rates. If local authorities are to build at all they must build where land is cheap. The need for giving powers to local authorities enabling them to acquire and hold land for housing purposes outside their areas of jurisdiction is self-evident. Such power has been given to them by a measure passed during the present session of 1900.

When municipalities are able to house their people amid rural surroundings financial difficulties cease from troubling. At a conference held in Manchester during 1900 it was pointed out that a block of five-storeyed tenements in Oldham Road built by the Corporation had cost £100 per room, while cottages erected by the

* The London Reform Union and the Great Eastern Railway Company in the matter of an inquiry under the Cheap Trains Act, 1883, in the Court of the Railway and Canal Commission, 1899.

same authority at Miles Platting had cost only £55 per room. It has been calculated that land in Central London is three times too costly to be used for housing purposes. In this connection the precedent established by Glasgow is worthy of much consideration. The Corporation, in effecting improvements, found itself possessed of poor dwellings and valuable land. Shops and warehouses were erected on such sites, and substantial rents accrued to the Corporation, with which they were enabled to purchase cheaper sites elsewhere for the erection of dwellings for the working people. The experience of Glasgow suggests to the mind an ideal state of things, according to which local authorities would erect and let highly-rented property, and house the poor out of the profits thus derived.

When an enterprising local authority has exerted itself to develop locomotion facilities it is exasperating beyond measure to discover that the result of such efforts has been to send up rents along the line of route, and to increase the value of land which may be required by the municipality for operations under Part III. of the Housing Act. The Great Eastern Railway institutes an all-night service of trains, and we are told that "rents are being put up everywhere in Walthamstow." All-night trams are run in North London, and again the landlord reaps a rich harvest. Glasgow extends its tramway system, and the same result is disclosed. The property owner, accordingly, has called check to the local authority. What is the latter's next move? Apparently to secure powers enabling it to acquire land at the value such land represented before the flow of population set in its direction. What powers are necessary to that end? The local authority should be able to call for the valuation, at any moment, of the belt of land, the width of which need not here be discussed, surrounding the bricks and mortar under its control, and at any time within the subsequent quarter or half century that authority should have power to purchase any of such land as may be vacant at the price fixed by such valuation. Such powers would enable the local authority to build on land purchased at a cheap rate; it would enter into competition with surrounding property owners, and the tendency would be to keep down rents throughout the district.

It is in the direction of rural land reform that we must look if we would find means for the prevention as well as the cure of the housing difficulty, for it is land reform alone that can check the drift to the towns. There is as yet no sign of a return to the state of things to which Goldsmith looked so longingly back:

> A time there was, ere England's griefs began,
> When every rood of ground maintained its man.

THE HOUSING PROBLEM IN THE TOWNS.

The Census Report of 1891 for England and Wales showed that "the thirteen registration counties in which populations declined were all agricultural counties." The Scotch Census returns demonstrated the unwelcome fact that "the inhabitants of the rural districts were still falling in numbers, and then more rapidly than was indicated at the enumeration of 1881."

The result of this rural depopulation is made manifest in the following figures, which refer to some of those commodities for the production of which our country is eminently fitted:—

TABLE SHOWING THE QUANTITY AND VALUE OF CERTAIN FOOD PRODUCTS IMPORTED INTO THE UNITED KINGDOM IN 1898.

Food Product.	Quantity.	Value.
		£
Butter	3,209,153 cwts.	15,961,783
Cheese	2,339,452 „	4,970,242
Milk and Cream	10,691 „	11,293
Potatoes	6,751,728 „	1,913,912
Apples	3,458,716 bushels	1,108,056

One of the most important of the conditions that produce a Housing Problem will disappear when a wise Legislature shall put the tools back into the hands of the husbandman, and, teaching him the benefits of organisation, and providing him with adequate transport, shall enable him to secure for himself a considerable share of the millions of pounds that now find their way into the pockets of his rivals across the seas.

CONCLUSION.

The Housing Problem has so many ramifications, and it bears so many different aspects in different situations, that it cannot be solved by any single measure of heroic legislation. Indeed, it is a problem which legislation alone can never hope to solve. There must be fostered in the people themselves that desire for healthier surroundings and that aspiration towards a higher standard of life without which all the efforts of law makers must come to naught. But legislation is needed, and legislation which shall recall the heroic days of Peel and Shaftesbury and Gladstone. The forty

millions of people that make up the population of the British Islands are organised into a society so complex in its character, and so delicate in its poise, that statesmen stand aghast at the unlooked-for issues which may arise and the disasters which may appear in unexpected directions by reason of misdirected or ill-conceived legislative effort. This new order of things makes the student the necessary ally of the active politician, and the patient investigator the indispensable scout of the Legislature. When those whose destiny it is to direct the nation's affairs have learned to use the knowledge laboriously collected by the investigator and patiently sifted by the student the salvation of the unhoused, the badly housed, and the overcrowded will be in sight.

The Expenditure and Taxation of the United Kingdom.

1875–1900.

BY W. M. J. WILLIAMS.

THIS paper is designed to exhibit the course of the Expenditure and Taxation of the United Kingdom for the years 1875 to 1900 inclusive, but, of course, in outline only. To set forth in detail the vast field covered by the national accounts would require many volumes, but it is to be hoped that a sketch of the ground will prove useful, especially to those who may not have ready access to official sources of information. The twenty-five years of which the title speaks will prove to be twenty-six years virtually, though it is quite impossible to give revised data for the year 1900, which for this purpose will not be complete until the end of March, 1901. Further, to offer a consistent view of this long period based on really comparable sets of accounts has been found to be an insuperable task, what with special expenditure funds, cross references, and changes in the method of presenting the annual accounts during the past quarter of a century, some of these last not of a wholly innocent character; but yet many of the difficulties here referred to once for all arise from the inevitable complexity of the accounts of affairs on so magnificent a scale.

The year 1874 opened up a new period. It was on the 24th of January that Mr. Gladstone, then Prime Minister, wrote his famous address to his constituents announcing the dissolution of the

Parliament of 1868. That address will always be a point of mark in the financial and fiscal history of the United Kingdom, for Mr. Gladstone, making its chief feature of that character, announced that, in addition to the £5,894,322 of a realised surplus in 1873, he saw his way to another in the current year ending March, 1874, "exceeding rather than falling short of £5,000,000," and proposed large remissions and adjustments of taxation. The General Election which ensued was fatal to Mr. Gladstone's Administration, but it may be added that the fiscal reforms indicated were never realised. It is well known that the chief of those was to have been the abolition of the Income Tax, which then stood at 3d. in the pound, the lowest rate ever imposed at that time; but afterwards it was ascertained that Mr. Gladstone required £7,000,000 to realise his proposed reforms, and that in order to do so he intended to readjust the Death Duties. All this is now chiefly of historical interest, and is introduced here only to mark the section of the century to be reviewed as with a red pencil. The wisdom or unwisdom of the proposals, still less the motives of these proposals, are far from our purpose to discuss; but, on the other hand, an examination of the course of our financial story will make it clear that the nation was here at important cross roads, and that it has not retraced the steps then taken, the Income Tax becoming silently an integral portion of our fiscal system, whereas heretofore since 1842 it was always deemed a temporary impost. In 1894, at 3d. in the pound, the Income Tax produced £5,691,000. On the 17th February Mr. Disraeli became Prime Minister at the head of a powerful Administration. The realised surplus at the end of March was £869,147. Sir Stafford Northcote, the new Chancellor of the Exchequer, introduced his Budget on the 16th of April. The revenue, which had been estimated at £73,762,000, had yielded £77,335,000, but the expenditure had reached £76,466,000, which included the Alabama award of £3,197,000 and £800,000 for the Ashantee War. Calculations on the same basis estimated the revenue for the coming year at £77,995,000 and the expenditure at £72,500,000, which would show a surplus of £5,500,000. The Income Tax was reduced to 2d., the remaining Sugar Duties repealed, as also were some Licence Duties on horses and mules, and certain local burdens were assumed by the Treasury, which was equal to a grant of £480,000 per annum, of which local authorities would benefit to about £250,000 during the year 1874–5. The new Ministry were launching forth a strong financial breeze in their favour.

For the period reaching from 1875 to the present day it will be convenient to review in a series of shorter periods; and, though it might be more symmetrical, yet on the whole a convenient division will be found in following the history concurrent with the various Administrations which have wielded authority, and have risen and fallen meanwhile. The first section will thus include the years 1875 to 1880, a period which will always command attention as that marking the zenith of Disraeli's power, and interesting, too, for the object of this paper; and first of all we give the net results as they appear in the summary of the various Budgets.

TABLE I.—RECEIPTS AND EXPENDITURE, 1875–1880 (INCLUSIVE).

Year ending March,	Receipts.	Expenditure.	Surplus or Deficit.
	£	£	£
1875	73,598,915	73,005,082	+ 593,833
1876	75,487,509	74,977,589	+ 509,520
1877	76,769,362	76,329,554	+ 439,808
1878	77,739,671	80,379,868	− 2,640,197
1879	81,154,683	83,446,500	− 2,291,817
1880	79,344,098	82,184,799	− 2,840,699

It should be observed, lest any compare the above table with other figures for the same period, that the figures here given are revised so as to exclude Army and Navy Extra Receipts, as also the contributions by India to Military Charges. However significant to the careful reader such a highly concentrated summary may be, it is very desirable that we should have some more detailed figures for the chief items both of receipts and expenditure. The trend of affairs is plain. It is no part of the object sought here to estimate the general policy, nor to pronounce on the leading questions which kindled the fires of eloquence in those years, but financially the result is seen in the above few columns. Inheriting a vast surplus from a prolific revenue in 1874, things were dull until 1877, but expenditure was steadily growing, and in 1880 it was £82,000,000, or £9,000,000 above 1875, with a revenue which failed to balance the account by nearly £3,000,000. But before passing to a record of some of the chief items of this account it is necessary to produce a table of expenditure for these years.

Table II.—Expenditure, 1875–1880 (inclusive).

	1875.	1876.	1877.	1878.	1879.	1880.
	£	£	£	£	£	£
National Debt	27,094,000	27,443,750	27,992,834	28,412,750	28,644,183	28,762,874
Civil Services (and Civil List)	13,557,716	14,753,020	14,928,890	15,624,139	16,599,183	16,923,140
Army (with Ordnance and Army Purchase)	13,991,897	14,200,359	14,479,740	14,281,982	16,945,153	15,025,145
Navy (and Transport)	10,464,098	10,798,013	11,008,686	10,785,147	11,789,347	10,230,947
Special Expenditure:—						
Abyssinian War	..	..	..	..	17,865	634
Ashantee War	125,000	..	2,017	..	..	..
Russo-Turkish War	..	..	..	3,500,000	..	..
War in South Africa	..	..	..	..	1,500,000	3,244,920
Localisation of Military Forces	..	200,000	..	..	..	..
Collection of Revenue:						
Customs	1,022,534	994,504	988,283	965,547	962,722	973,842
Inland Revenue	1,672,374	1,699,889	1,777,997	1,722,720	1,828,447	1,810,475
Post Office	2,911,917	2,982,000	3,159,218	3,185,346	3,273,000	3,333,000
Telegraph Service	1,193,066	1,022,000	1,141,000	1,139,237	1,109,000	1,107,000
Packet Service	972,000	884,054	850,889	763,000	777,600	772,820
Total	73,005,082	74,977,589	76,329,554	80,379,868	83,446,500	82,184,797

In addition to the above there was an *expenditure out of loans* for fortifications and military operations in 1875 of £600,000, in 1876 of £250,000, in 1877 of £900,000, in 1878 of £800,000, in 1879 of £450,000, and in 1880 of £250,000. In the Civil Service total for 1876 there is included £76,565 for charges connected with the purchase of the Suez Canal which were not covered by loan; and in the Army charge for 1879 some expenses consequent on the Russo-Turkish War.

The above table is intended to afford a general view of the expenditure during the period. Some of the chief items require separate treatment further on. It may be added, however, that the figures about the National Debt include the Funded and Unfunded, the Terminable Annuities, the cost of management, and the New Sinking Fund. With regard to this last item, this was the period—it was in 1877—when Sir Stafford Northcote fixed £28,000,000 as the sum which should be set aside for the service of the Debt annually. At the end of this period, in 1880, he proposed that £800,000 should be added to this sum to pay for the annuities he was creating to pay the £8,100,000 of bonds outstanding on his expenditure since 1877. His floating debt during this period had increased from £4,500,000 to £27,300,000, and

balances in the Treasury had sunk from £7,440,000 to £2,273,000. Such items as these are of much importance in estimating the results achieved, but they should not be allowed to withdraw attention from the general results as exhibited in this table. Army and Navy expenditure are among the chief which require a special notice, but it may be pointed out that in the above table figures under "Special Expenditure" should be added to those of Army and Navy to get the totals each year expended on the forces. It is then found that such expenditure increased from £24,580,995 in the year ending March, 1875, to £28,501,646 in 1880, and that the whole practically was an increase of military and not naval expenditure. The Civil Service expenditure will also for some items need a special notice, but the increase from £13,557,000 to £16,923,000 in six years is noteworthy. With regard to the figures on the collection of revenue they will afford a useful index when compared with the proceeds of the several revenue departments which will be found in the next paragraph. The Packet Service charge should be placed against the Post Office revenue.

TABLE III.—THE REVENUE FOR THE YEARS 1875–1880 (INCLUSIVE).

Ending 31st March.	1875.	1876.	1877.	1878.	1879.	1880.
	£	£	£	£	£	£
Customs	19,289,000	20,020,000	19,922,000	19,969,000	20,316,000	19,326,000
Excise and Licences, &c.	27,395,000	27,626,000	27,736,000	27,464,000	27,400,000	25,300,000
Death Duties	5,554,000	5,785,000	5,861,000	5,950,000	5,590,000	6,233,000
General Stamps	4,243,000	4,426,000	4,265,000	4,217,000	4,251,000	4,191,000
Land Tax	..	1,090,000	1,078,000	1,074,000	1,076,000	1,047,000
Inhabited House Duty	2,440,000	1,406,000	1,454,000	1,596,000	1,644,000	1,623,000
Income and Property Tax	4,306,000	4,109,000	5,280,000	5,820,000	8,710,000	9,230,000
From Taxes	63,227,000	64,462,000	65,596,000	66,098,000	68,987,000	66,950,000
Post Office	5,670,000	5,950,000	6,000,000	6,150,000	6,240,000	6,350,000
Telegraphs	1,120,000	1,245,000	1,305,000	1,310,000	1,335,000	1,420,000
Crown Lands	385,000	395,000	410,000	410,000	410,000	390,000
Miscellaneous	2,729,909	2,892,939	2,664,680	2,821,788	3,090,932	2,979,502
Interest, &c., on Suez Shares and other Works	466,986	542,570	793,682	949,883	1,091,751	1,254,596
Total	73,598,915	75,487,509	76,769,362	77,739,671	81,154,683	79,344,098

We are now in a position to review the finance of this period and to note the fiscal measures taken to meet its requirements. Table I. shows that financially it was a time of depression, a time when revenue seemed to lag more and more behind expenditure.

It is true that we are here touching the policy of the day, which decides expenditure, especially any new undertaking. The East of Europe from the obscurity of its intrigues brought forth the Russo-Turkish War, which in its turn has left a mark on the history of this kingdom and a permanent one in the financial department. The various items of expenditure witness to this, both under ordinary and special heads. How were these things met by our Treasury? Out of the prospective surplus on entrance to office Sir Stafford Northcote had made sugar free in May, 1874, with the result that whereas then the consumption was 53lbs. per head of the population in the year it has of recent years risen to about 85lbs., though much of this last is used in manufacturing, which has expanded enormously. The Income Tax at the same time was put at 2d. in the pound, the lowest point ever touched. It remained at this rate for 1876; in 1877 and 1878 it was at 3d., and in 1879 it became 5d. in the pound; but whereas up to 1877 exemption was granted below £100 with an abatement of £60 up to £200, in 1878 the exemption was raised to below £150 and the abatement was £120 on incomes below £400. The results as measured by each 1d. in the pound should be seen from Table III. These confirm what history tells us, that there was in 1879 great distress owing to depression of trade. Each 1d. yielded £2,150,000 in 1875, when the tax was at 2d.; in 1879, when it was at 5d., the penny brought £1,745,000; and in 1880, £1,845,000. The year 1879 also witnessed the only substantial increase in the Customs duties, when 4d. per lb. was added to the tobacco duty, making it 3s. 10d.; yet, looked at as a whole, the Customs were declining during this period, and this was also the case with the Excise, which yielded less by £2,000,000 in 1880 than in 1875. Stamps tell the same tale of decline. The Land Tax yield was less, but almost wholly through redemption of a part of it. Death Duties and House Duty show an increase during the period, the former a substantial one. But it is evident, for the rest, that the Treasury was much aided by the Post Office, which was expanding even in bad times, and by the miscellaneous revenue and by the interest from the Suez Canal and from loans for public works, without which the Chancellor would have had a tale of a deeper shade still to tell. On the whole the financial result was a distressing one. The revenue, which rose from £73,000,000, with a prospective surplus of £5,500,000, to £79,000,000, with nearly £3,000,000 of a deficit, was inadequate to meet a steadily growing expenditure which threatened a commerce with feeble pulse. Our exports and imports, which in 1874 represented £20. 10s. 11d. per head, in 1879 were only equal to £17. 16s. 8d.; the next year they got back to £20. 3s. The National Debt was practically stationary. The £772,934,000 of

1874 was £772,965,000 in 1879, and £771,605,000 in 1880; but, of course, such a result was highly unsatisfactory. These results played their part in the election of 1880, in March, when Lord Beaconsfield was defeated, followed by the reaccession to power of Mr. Gladstone in April, when he took office both as Prime Minister and Chancellor of the Exchequer.

For the next period it will be convenient to take the years 1881 to 1885 inclusive, ending in March of each year, as usual.

TABLE IV.—EXPENDITURE FOR 1881–1885 (INCLUSIVE).

	1881.	1882.	1883.	1884.	1885.
	£	£	£	£	£
National Debt	29,575,264	29,665,945	29,679,098	29,651,526	29,548,239
Civil Services (and Civil List).....	17,356,499	18,548,476	18,891,999*	18,731,582	19,041,249
Army (with Ordn'nce and Army Purchase)	14,680,762	15,738,002	15,133,451	16,095,326	18,600,338
Navy (and Transport)	10,511,840	10,560,983	10,259,853	10,728,781	11,427,064
Special Expenditure:					
Afghan War (grant to India)	500,000	500,000	500,000	1,000,000	250,000
Egyptian Expedition	..	..	3,895,500	..	..
Relief of Gen. Gordon	..	..	..	..	300,000
Localisation of Military Forces	92,000	70,000	..	40,000	..
Collection of Revenue:					
Customs	992,491	1,000,959	998,527	974,843	977,516
Inland Revenue	1,858,000	1,839,796	1,871,574	1,796,906	1,767,852
Post Office	3,415,200	3,606,800	3,828,500	4,507,500	4,666,000
Telegraph Service ..	1,240,000	1,366,000	1,510,000	1,707,000	1,731,000
Packet Service	716,934	708,542	719,625	721,100	728,625
Total.....	80,938,990	83,605,503	87,288,327	85,954,564	89,037,883

Before giving the above table a more detailed attention it may be well to add a comparative table on the model of Table I.

TABLE V.

Year.	Receipts.	Expenditure.	Surplus or Deficit.
	£	£	£
1881.....	81,872,354	80,938,990	+ 933,364
1882.....	83,955,229	83,605,503	+ 349,726
1883.....	87,386,505	87,288,327	+ 98,178
1884.....	86,160,184	85,954,564	+ 205,620
1885.....	87,988,110	89,037,883	− 1,049,773

* The Civil charges for 1883 include some £14,000 connected with the settlement of the Transvaal. It should be observed that there were no loans and no expenditure out of loans during these years.

The leading feature of this comparison is the constant and gradual rise of expenditure; it is nearly £9,000,000 during the five years now compared, and from 1875, or within eleven years, the rise was £16,000,000.

This was the period of the Franchise reform, the resettlement of the Transvaal, the disturbances in Ireland, and the Egyptian expedition, together with that to the Soudan, involving the death of Gordon, which struck the imagination of the populace deeply. Neither from a general political nor from a financial standpoint was this period so successful as was anticipated. At the beginning India had a chief among its border wars in the Afghan campaign unsettled, and in July, 1880, the great crash at Maiwand led to Roberts's great march from Cabul to Candahar; the Eastern Question was smouldering, and the fleets were watching the fulfilment of Turkey's obligations according to the Berlin Treaty. In 1881 Laing's Nek and Majuba Hill, of sinister memory, were the scenes of British defeats; Bradlaugh was occupying the time of the House largely. In 1882 the Egyptian Government troubles were to the fore, and in July the British Fleet bombarded Alexandria, for Arabi Pasha had usurped power in the land of the Pharaohs, and this was followed by the Wolseley expedition which broke him at Tel-el-Kebir. The Irish troubles had reached a crisis this year by the assassination of Lord Frederic Cavendish and Mr. Burke on the 4th of May, and in March, 1883, there was the explosion at the Local Government Board Offices. In November Hicks Pasha's army was almost destroyed in the Soudan. Early in 1884 Gordon was sent to Khartoum to withdraw the garrisons from the Soudan, but in February Baker Pasha's army was routed near Trinkitat, south of Suakim. There was trouble in Bechuanaland this year, and Sir Charles Warren was despatched there. Then in January, 1885, the Gordon rescue expedition was at work, but Khartoum fell and Gordon was killed on the 26th. This led up in April to Mr. Gladstone asking for a vote of credit of £11,000,000, of which £4,500,000 was for the Soudan and £6,500,000 for special military and naval preparations in consequence of difficulties with Russia on the Afghanistan Boundary Commission. But in June, on the Budget proposals, Sir M. Hicks-Beach's amendment against the increase of the beer and spirit duties was carried, and Mr. Gladstone resigned, making place for the Marquis of Salisbury. Altogether the period was a confused one; to the political gladiator a time of raptures, perhaps, but to most others a disappointing one, though a Franchise Bill, together with a Bill redistributing seats, were secured. Financially the result was, perhaps, of a higher satisfaction than the political work accomplished, but here, too, it is evident that aims were not secured, and a rise of nearly £9,000,000

in five years shows how the outbreak of hostilities at several points had disturbed calculations, for £6,000,000 of the increase is due to warlike expenditure alone. Of the remainder, some £2,000,000 is an automatic increase in the cost of the Post and Telegraph services, and the Civil services account for the rest. The issue was that the struggle to maintain an equilibrium failed, and that the surpluses of a series of years gave place in March, 1885, to a deficit of £1,049,773.

It is time to bring forward the other side of the account, so as to obtain a better view of the financial trend of this troubled period. What has just been said gives an indication of the position which will be confirmed by the following figures:—

TABLE VI.—THE REVENUE, 1881–1885 (INCLUSIVE).

	1881.	1882.	1883.	1884.	1885.
	£	£	£	£	£
Customs	19,184,000	19,287,000	19,657,000	19,701,000	20,321,000
Excise (and Licences, &c.)	25,300,000	27,240,000	26,930,000	26,952,000	26,600,000
Death Duties	6,657,000	7,056,000	7,296,000	7,398,000	7,720,000
General Stamps	4,421,000	4,328,000	4,545,000	4,222,000	4,205,000
Land Tax	1,050,000	1,045,000	1,045,000	1,070,000	1,065,000
Inhabited House Duty	1,690,000	1,680,000	1,755,000	1,805,000	1,885,000
Income and Property Tax	10,650,000	9,945,000	11,900,000	10,718,000	12,000,000
From Taxes	68,952,000	70,581,000	73,128,000	71,866,000	73,796,000
Post Office	6,700,000	7,000,000	7,300,000	7,730,000	7,905,000
Telegraph Service	1,600,000	1,630,000	1,710,000	1,745,000	1,760,000
Crown Lands	390,000	380,000	380,000	380,000	380,000
Interest on Suez Shares and Loans for Local Works	1,247,712	1,219,262	1,218,845	1,196,128	1,027,350
Miscellaneous	2,982,642	3,144,967	3,649,660	3,243,056	3,119,760
Total	81,872,354	83,955,229	87,386,505	86,160,184	87,988,110

During these years the following changes in the taxes were made:—From the 1st of October the unjust and impolitic Malt Tax of 24s. a quarter was replaced by a Tax on Beer of 6s. 6d. a

barrel, which was said at that time to be "the largest change ever attempted or completed" by the Inland Revenue Department. Concurrently the scales for brewers' licences, including private brewers, and also that of public-house keepers, was revised and raised. This involved the replacing of £8,500,000 in a full year by £9,000,000. In the year 1881, when the change was made, it involved about £3,925,000, whether by abolition or imposition. That year also the Probate Duties were revised, and the Income Tax raised from 5d. to 6d. In 1882 the Income Tax was reduced to 5d. again, and Legacy Duty on lineals repealed. On the other hand, there was an imposition of private brewers' licences on small houses, instead of a duty on materials for beer used by farmers; but the chief change was a readjustment of the Probate Duty, balancing the repeal of the 1 per cent. Legacy Duty, which change brought in during the year £454,960 instead of £51,890 repealed, and for a whole year proved to be a substitution of £1,000,000 for £720,000. In 1883 the only change of moment was the increase of the Income Tax from 5d. to 6½d., which resulted in raising the yield from £9,945,000 in 1882 to £11,900,000 in 1883. Next year, 1884, the Income Tax was brought down to 5d. again, and in 1885 it was again raised to 6d., with the result which is seen in the table (VI.). It will be observed that the Income Tax is now again at the end of this period worth £2,000,000 per penny imposed. Throughout the period a greater steadiness of yield is to be observed than was the case during the previous one. What has been said of the Income Tax can be said also of all the chief sources of revenue: there is a slight upward tendency, but nothing which can be termed elasticity. This feature is also seen in the yield of the trading departments, such as the Post and Telegraphs—a slight expansion checked by many causes, among them political turbulence at home and warlike engagements abroad. These last were telling—they generally do eventually—on the commerce of the country; exports and imports were unsteady, and were equal to £19. 17s. 2d. per head in 1881, £20. 7s. 9d. in 1882, £20. 11s. 3d. in 1883, £19. 1s. 6d. in 1884, and in 1885 they dropped to £17. 13s. 7d., to be followed next year by £16. 17s. only. This anticipation is serviceable: it is only one of the clues to the depression which begins to appear in the revenue figures last given, and soon became pronounced. The National Debt figures are the most satisfactory, perhaps, of this lustrum. They were left in 1880 at £772,965,000, and in March, 1885, they were £740,330,000, or a reduction of about £32,000,000. It is evident that this was in part due to clean financing and a careful adherence to good bookkeeping, no interference with the working of the Funds being attempted. In part also this happy result issued from operations with Annuities which

cancelled debt automatically. But, on the other hand, Mr. Childers, who had become Chancellor of the Exchequer in 1883, was singularly unsuccessful in an attempted voluntary conversion of the Debt, for of his scheme the operation proved so small as to save no more than £46,700 a year.

Stagnation became confusion in 1886. In June, 1885, Lord Salisbury took over the Premiership from Mr. Gladstone. In office, he was yet aware that it was in part on account of the vote on the Beer and Spirit Duties, which vote covered other proposals of that Budget touching the inheritance or Death Duties. In office, too, he was not in power. A general election was due as the consequence of the Franchise and Redistribution Acts, and this took place in November and December following, with the result that there were 335 Liberals, 249 Conservatives, and 86 Home Rulers returned. There was a rumour that Mr. Gladstone had accepted the principle of Home Rule. The Conservative Government was defeated when the House met in January, 1886, and on February 1st Mr. Gladstone became Premier for the third time. Another appeal was made to the country in July on the first Home Rule Bill, and the Liberal Government was defeated. Mr. Gladstone resigned, and Lord Salisbury returned to power, and not to office only. This compressed sketch of the Parliamentary position is sufficient to indicate how confused affairs had become. The interests of the hour were not of a financial character; but it is certain that they were fraught with large financial consequences, which will appear in what follows. For our purpose we propose to take the period 1886–1888 for our next section—a period covering the time of confusion, and embracing also a time of little financial development.

TABLE VII.—SUMMARY FOR 1886–1888 (INCLUSIVE).

Year.	Revenue.	Expenditure.	Surplus or Deficit.
	£	£	£
1886.....	89,581,301	92,223,844	− 2,642,543
1887.....	90,772,758	89,996,752	+ 776,006
1888.....	89,802,254	87,423,645	+ 2,378,609

These three years saw three Chancellors of the Exchequer in office—Sir Wm. Harcourt in Mr. Gladstone's 1886 Administration; Lord Randolph Churchill in Lord Salisbury's, and he in January, 1887, resigned, and was succeeded by Mr. Goschen.

TABLE VIII.—THE EXPENDITURE FOR 1886–1888 (INCLUSIVE).

	1886.	1887.	1888.
	£	£	£
National Debt	23,449,678	27,958,623	26,213,911
Civil List and Civil Services	19,241,151	19,346,479	19,701,950
Army (with Purchase)	17,027,084	18,429,272	18,167,196
Navy	12,660,509	13,265,401	12,325,357
Special Expenditure:—			
Vote of Credit (Naval and Military)	9,451,000	..	..
Afghan War (Vote to India)	250,000	..	..
Localisation of Military Forces	..	73,866	116,134
Indian Pension Deficiency	150,000	150,000	150,000
Collection of Revenue:—			
Customs	955,452	949,216	935,961
Inland Revenue	1,796,212	1,727,702	1,771,785
Post Office	4,793,744	5,436,893	5,403,438
Telegraph Service	1,745,000	1,935,000	1,940,012
Packet Service	731,014	724,900	697,901
Total	92,223,844	89,996,752	87,423,645

If there was no financial development there was an increase in expenditure, and several features call for notice. A cursory glance at the figures of the above tables detects the disturbing influences of the time. The year 1886 was altogether anomalous; the Russian scare was, perhaps, the chief element of disturbance financially. So the Vote of Credit of £11,000,000 comes to be accounted for. An effort was made to meet the extraordinary expenditure within the year. The result we see in a deficit of £2,642,000, and the reduction of the charge for the Debt by over £6,000,000. The warlike expenditure, ordinary and special, which in 1884 was £27,864,000, and in 1885 £30,577,000, became in 1886 £39,538,000, and it will be observed that the Vote of Credit for £9,451,000 more than accounts for the increase. From this point it should also be observed how expenditure on the Navy increased, the House of Commons having passed a resolution in December, 1884, to lay out an extra £5,500,000 in five years. On both arms expenditure tended to grow, and the growth is best seen in such figures as we have just presented for the total of warlike expenditure of the year. Much talk there was, too, when the Budget was

presented, of the £100,000,000 which it represented before the fiscal measures of the year had effect, and the part of the Vote of Credit expended was unknown. What is seen in the results is a steady advance of expenditure all round. The figures of the cost of Post and Telegraph services should be compared with the revenue from these departments, but they will be found to tell the same tale of expansion. In January, 1887, *i.e.*, before the end of the financial year 1887 with March, Mr. Goschen became Chancellor, and with him, it may be said, opened a new financial period, the development of which must occupy attention further on. Lord Randolph Churchill, however, was at the Treasury during the greater part of the year 1886–7. Sir M. Hicks-Beach had accepted the leading features of the Budget which he inherited from Mr. Childers in the year 1885–6, making the second Budget statement in July. In February, 1886, Sir William Harcourt became Chancellor in Mr. Gladstone's third Administration.

But it is time to present the revenue table, which is as follows :—

TABLE IX.—THE REVENUE, 1886–88 (INCLUSIVE).

	1886.	1887.	1888.
	£	£	£
Customs	19,827,000	20,155,000	19,630,000
Excise	25,460,000	25,250,000	25,620,000
Death Duties	7,436,000	7,402,000	8,242,000
General Stamps	4,154,000	4,428,000	4,758,000
Land Tax	1,040,000	1,070,000	1,030,000
Inhabited House Duty	1,850,000	1,910,000	1,940,000
Income and Property Tax	15,160,000	15,900,000	14,440,000
From Taxes	74,927,000	76,115,000	75,660,000
Post Office	8,150,000	8,450,000	8,650,000
Telegraph Service	1,740,000	1,830,000	1,950,000
Crown Lands	380,000	370,000	390,000
Interest on Loans to Localities	998,304	997,246	43,650
Interest on Suez Canal Shares	*337,776	178,946	198,829
Miscellaneous	3,008,221	2,831,566	2,909,775
Total	89,581,301	90,772,758	89,802,254

* Two years of Suez Canal Shares. The £1,027,350 for 1885 in Table VI. was from loans to localities alone.

To meet the deficit and the Vote of Credit in the year 1885–6 the Income Tax was raised to 8d. from 6d., and also a 5 per cent. Corporation Duty imposed on estates of a non-charitable nature. In addition, a minor alteration in private brewers' licences was made, which caused a small loss. A small change was also made in the duty on Bonds to Bearer and other securities, which added about £100,000 that year, and eventually twice that sum to the revenue. To these measures must be added the interception of the New Sinking Fund, and some Terminable Annuities temporarily, which amounted to about £5,240,000. When Mr. Childers brought in the Budget in April it was also proposed to increase the Spirit Duty from 10s. 4d. to 12s. 4d. a gallon, and the Beer Duty from 6s. 3d. to 7s. 3d. a barrel, to produce about £1,650,000, and also to raise the Succession Duty on real property so as to produce £850,000 a year eventually. But when Sir M. Hicks-Beach succeeded him in July these were dropped, the former probably with reluctance, the Succession Duty with great readiness. Times were dull, but the revenue was hardly steady, and certainly not buoyant. The Income Tax at 8d. was below the £2,000,000 mark per penny, and several of the leading heads of income failed to yield their wonted quotas, as may be seen by an inspection of Tables VI. and IX. The end was a deficit of £2,642,000, notwithstanding the increased taxation and the suspension of the Sinking Fund. It will be a long-remembered year that of 1885–6, both politically and financially, and commercially its character was equally depressing. To find its place among the tables of this paper some £5,240,000 intercepted from the Funds should be added to the total expenditure.

There was a slight improvement in 1887 (year ending with March), but there was a slight suspension of the Sinking Fund in order to produce the surplus which was realised and exceeded. Sir William Harcourt was responsible for the Budget of 15th April, 1886, and he took £818,000 from the Sinking Fund, and on the other hand exempted cottage brewers from the 4s. licence at a loss of about £16,000. The surplus in April, 1887, we see, was £776,000. There were substantial additions to the expenditure on the Army and Navy, and among the revenue departments the Post Office had a sharp increase, which in turn was met by an expansion in its earnings. The oversea traffic also shows signs of a slight improvement, but on the whole it was a moderate year, except in political agitation.

With the fiscal year 1887–8 begins Mr. Goschen's tenure of office at the Exchequer, which was signalised by innovations and change. It shows a surplus of £2,378,000, but £2,000,000 of that was obtained by reducing the £28,000,000 applied to the Debt to £26,000,000, or, in other words, £2,000,000 should be added to the

expenditure. This is a course which will always be regretted by those who desire a clear account and also a steady reduction of the Debt. It should be observed that this reduction was of a permanent character. The figures of revenue from interest on loans to localities point also to the formation of the Local Loans Stock, by which means this account was almost wholly withdrawn from the Imperial Budget, and £36,000,000 of Stock issued at 3 per cent. with the approval of all. He reduced the Income Tax by a penny to 7d., a provision made possible by the reduction of the Debt charge; the Tobacco Duty was reduced to 3s. 2d. from 3s. 6d., equal to a loss of about £600,000; there was also a small reduction on the stamp for Marine Insurance. Notable, also, was the increase in the grant to roads in England and Scotland, and a further grant for drainage in Ireland of £50,000. There was an increase in the duty on the Transfer of Stock, producing £120,000. These were not heroic measures, but, eventually, they became very significant. Mr. Goschen had been at the Treasury but a very short time at the beginning of this fiscal year, but in the retrospect it is clear he was preparing for the far-reaching changes to which we must give attention in our next section. Meanwhile, it is to be remarked that the fiscal year 1888 closed with a 7d. Income Tax, once again producing the normal £2,000,000 per penny, and that on the whole affairs bore a serene and steady aspect, again with the exception of the Irish agitation outside. The National Debt, which was £740,330,654 in 1885, was now £705,575,000, a substantial reduction by the operation of Annuities, which Mr. Goschen used, rather unsuccessfully, to defend his reduction of the annual charge for the liquidation of interest on the Debt. The value of our imports and exports was £17. 0s. 10d. per head in 1886, £17. 11s. 8d. in 1887, and £18. 12s. 2d. in 1888.

The next period may very conveniently be made to terminate with 1892; it is one in which some important developments were initiated, and became established by the end of the period. The establishment of County Councils laid the foundation or supplied a frame for a new system of local government, and it was accompanied by financial changes which must be considered highly important and significant.

TABLE X.—SUMMARY FOR 1889–1892 (INCLUSIVE).

Year.	Receipts.	Expenditure.	Surplus or Deficit.
	£	£	£
1889	88,472,812	87,683,830*	+788,982
1890	89,304,316	86,083,314	+3,221,002
1891	89,489,112	87,732,855	+1,756,257
1892	90,994,786	89,927,773	+1,067,013

* Includes £2,009,958 expense of the National Debt Conversion Act, 1888, paid out of revenue.

The details of this important section of the quarter century had better follow hard upon the summary, but the reader may be warned here to suspend his judgment in the perusal of these totals, especially as regards a deduction which might be hastily drawn from a reduction in these totals when compared with those previously given. We have said, and must say it again, that we are at the opening of a very important new chapter of history, whether considered politically, socially, or from a financial aspect.

TABLE XI.—EXPENDITURE FOR 1889–1892 (INCLUSIVE).

	1889.	1890.	1891.	1892.
	£	£	£	£
National Debt	26,224,594	25,226,760	25,207,000	25,200,000
Civil List and Civil Services.	19,352,973	17,074,184	17,732,664	19,006,637
Army and Ordnance.....	15,957,000	17,350,912	17,560,023	17,259,000
Navy	12,999,895	13,842,241	14,125,358	14,150,000
Special Expenditure (warlike):—				
Indian Army Deficiency.	150,000	150,000	150,000	150,000
Naval Defence Fund....	1,428,571	1,428,571	1,428,571	1,428,571
Barrack Construction ..	..	..	225,000	325,000
National Debt Conversion Act	2,009,958	42,550	..	..
Expenses under Coinage Acts, 1891 and 1893 ..	..	..	..	400,000
Collection of Revenue:—				
Customs	926,989	905,912	897,111	897,924
Inland Revenue.....	1,791,333	1,748,979	1,746,336	1,794,024
Post Office	5,667,848	5,463,205	5,682,562	6,126,481
Telegraph Service	1,965,000	2,176,000	2,272,000	2,489,000
Packet Service	637,502	664,000	706,230	701,136
Total.....	87,683,830	86,083,314	87,732,855	89,927,773

A period of systematic borrowing opened at this time also. In addition to the above we have loans or issues of the following, viz.:—In 1889, for the Conversion of Debt Expenses, £1,000,000, and under the Imperial Defence Act, 1888, £660,000; in 1890, for the Imperial Defence Act, £837,000; in 1891, for the Imperial Defence Act, £1,023,000, and for the Naval Defence Act, £696,000; in 1892, for the Imperial Defence Act, £500,000, and for the Naval Defence Act, £1,300,000, or a total during this period of £6,016,000 in expenditure by means of other issues than from revenue.

DIAG

Showing the Net National Exp

(Excluding Expenditure on Post Office, Telegraphs, &c., which

NOTE.—The reader will observe that the figures of the diagram differ from those in the essay preceding of the accounts for the period. The difference in the totals arises from the omission in the diag

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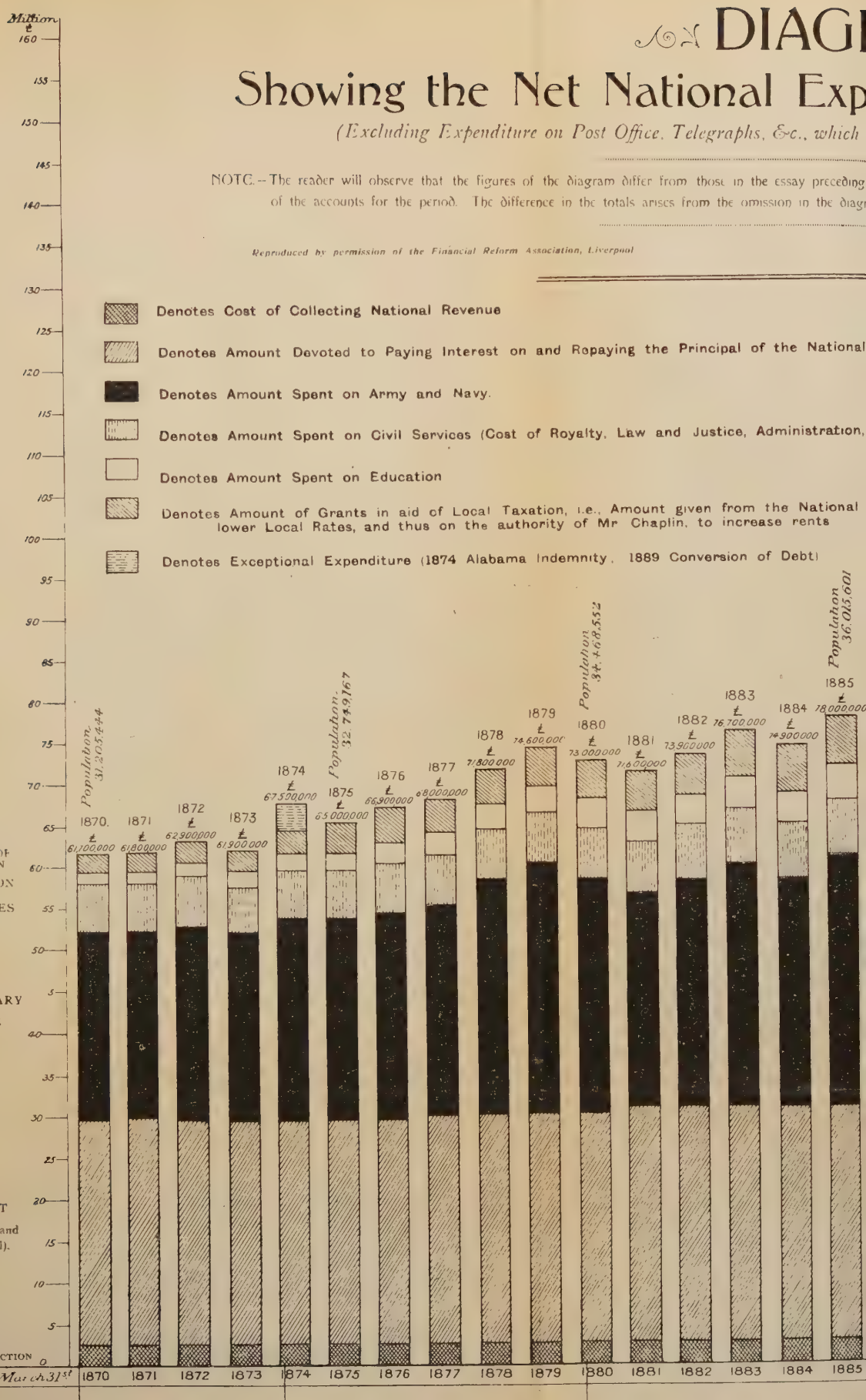
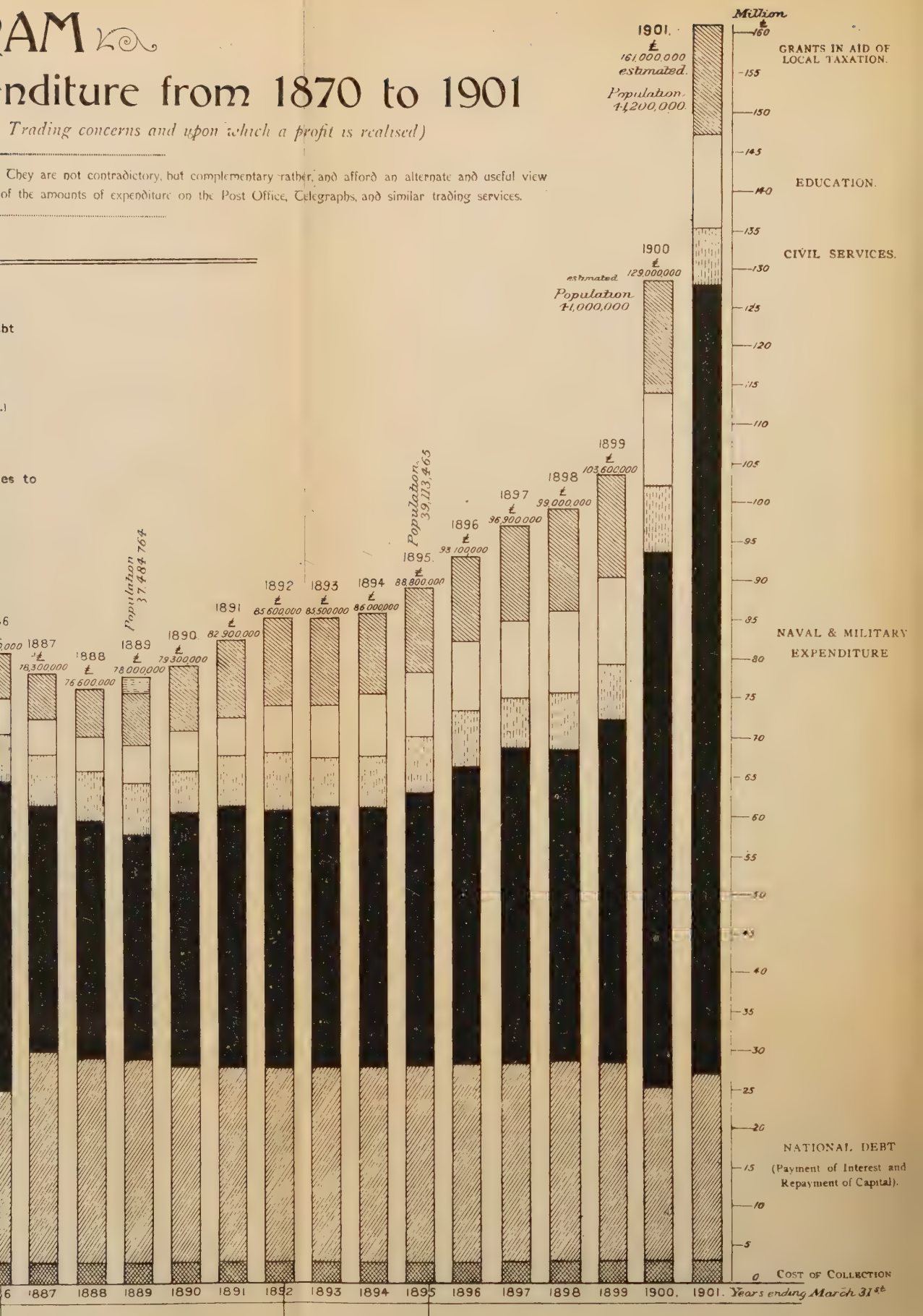


RAM

nditure from 1870 to 1901

Trading concerns and upon which a profit is realised)

They are not contradictory, but complementary rather, and afford an alternate and useful view of the amounts of expenditure on the Post Office, Telegraphs, and similar trading services.



UNIONIST GOVERNMENT
SALISBURY MINISTRY.
From August 3rd, 1886, to August 18th, 1892.

LIBERAL GOVERNMENT.
GLADSTONE & ROSEBERY MINISTRIES.
From August 18th, 1892, to June 29th, 1895.

UNIONIST GOVERNMENT
SALISBURY MINISTRY
From June 29th, 1895

TABLE XII.—THE REVENUE FOR 1889–1892 (INCLUSIVE).

	1889.	1890.	1891.	1892.
	£	£	£	£
Customs	20,067,000	20,424,000	19,480,000	19,736,000
Excise	25,600,000	24,160,000	24,788,000	25,610,000
Death Duties	6,558,000	6,843,000	7,443,000	8,242,000
General Stamps	5,712,000	6,217,000	6,017,000	5,458,000
Land Tax	1,020,000	1,035,000	1,030,000	1,050,000
Inhabited House Duty	1,940,000	1,965,000	1,570,000	1,434,000
Income and Property Tax	12,700,000	12,770,000	13 250,000	13,810,000
From Taxes	73,597,000	73,414,000	73,578,000	75,340,000
Post Office	9,100,000	9,450,000	9,880,000	10,150,000
Telegraph Service	2,080,000	2,320,000	2,380,000	2,480,000
Crown Lands	430,000	430,000	430,000	430,000
Interest from Local Loans	42,128	40,560	43,106	23,282
Miscellaneous	198,829	238,595	198,829	198,829
Int'est fr'm Suez Canal, &c.	3,024,855	3,411,161	2,979,177	2,372,675
Total	88,472,812	89,304,316	89,489,112	90,994,786

The reader is again referred to the cautions given after Table X. This is a period respecting which controversy is yet active among men of affairs. From a financial standpoint Mr. Goschen did several things of mark during his term as Chancellor, such as the reduction of the charge for the National Debt; the Conversion of the National Debt; the extension, on a large scale, of Grants-in-Aid of Local Rates; the system of programmes such as that for the Naval Defence Fund, involving payments over a series of years, payments practically withdrawn from Parliamentary check, and the renewal of the coinage, which was in a worn condition. The Conversion of the Debt was not a controversial measure, and in its success all were much pleased. Touching all the outstanding 3 per cent. Stocks—Consols, Reduced, and New Threes—the Act of March, 1888, created a new Stock, known as "Goschens," which for fifteen years from date bear $2\frac{3}{4}$ per cent., and afterwards $2\frac{1}{2}$ guaranteed for twenty years. The premium to banks and agents aided greatly in the success of the conversion. At the end of a few weeks it was announced that holders of £450,000,000 out of a total of £558,000,000 had accepted the new Stock. As a result the burden of the Debt was made lighter, and the borrowing power much greater. It is not possible to agree with the financial measures taken in connection with the passing of the Local Government Act, 1888, which founded County Councils. Opportunity was taken to enlarge the Grant-in-Aid system, on which subject the reader should consult a paper in the "Annual" for 1899. In brief, it may be said that at this time a

sum, amounting to £6,381,759 in 1888, was being voted for purposes of a local nature. Of this about £2,650,000 was discontinued in the financial year 1889, and £300,000 in 1891, and in its stead it was ordered that a portion of the Probate Duty, amounting to about £2,265,000 in 1890, and in 1890 and 1891 licence money was thus set aside also for local taxation, amounting, for England and Scotland, to £3,322,000, besides a surtax on beer in 1891 of 3d. a barrel, which added £392,000 to these grants to local taxation. The controversy on this point cannot be regarded as closed, and the matter resolves itself into the question, who benefits ultimately by such gifts? This question of the Local Taxation Grants, of which a special account is kept, is connected with another suggested above, viz., the incompleteness and needless complexity of the national accounts. The Local Taxation Grants involve an extraordinary Budget, and the sums transferred to this account should be added to the ordinary Budget, in order to compare expenditure with that for years prior to 1889 and 1890. The programmes, such as those under the Imperial Defence and Naval Defence Acts, are objectionable from the same point, and, in addition, violate the unwritten canon which requires Parliamentary sanction for expenditure year by year. The following payments out of the Local Taxation Fund were actually made during this time:—

TABLE XIII.—PAYMENTS TO LOCAL TAXATION ACCOUNTS.

	England.	Scotland.	Ireland.	Total.
	£	£	£	£
1889	1,120,000	154,000	126,000	1,400,000
1890	4,748,416	240,157	196,947	5,185,520
1891	5,947,613	700,938	325,861	6,974,412
1892	6,426,860	795,712	359,260	7,581,832

Whatever view the reader takes of the system of grants, a system which produced such large results so rapidly marks an important change. It must be added that the above sums are *not* the total paid from Imperial funds to local purposes, a large sum being borne still on the Civil Service Estimates, but the above table's figures should be added to expenditure after 1888 for purposes of comparison.

The 1889 Budget had to meet storms, and during them the Van and Wheel Tax proposals had to be jettisoned. Some changes were made in licences, the one-third of the Probate Duty was granted as above, and the Income Tax was reduced from 7d. to 6d. At the same time an additional duty was placed on wine in bottles, some of the stamps on bonds were increased, and the Succession Duty on real property was raised ½ per cent. on lineals,

and 1½ on collaterals. In 1890 the English Licence Duties were handed over to the local authorities, and a further portion of the Probate Duty, making the portion transferred one-half instead of the one-third granted the previous year. A small addition of duty on beer, an alteration of the gravity charge, equal to about 1-14ths of a penny, added to the existing charge of 2d. per gallon, was made, and also an "Estate Duty" on estates over £1,000 of 1 per cent., which was afterwards found to be much heavier on personal than real property. Mr. Goschen also diverted £1,000,000 saved by Conversion of the Debt from the reduction of the National Debt towards the expenditure of the year, much to the scandal of purists, and certainly adding to the difficulty of comparing expenditure. The year ending March, 1891, was a year of repeals and grants only, no taxes being imposed anew save a surtax of 6d. a gallon on spirit. There was a surplus of £3,221,000 on the 1890 account, which was used for barracks (£300,000), volunteer equipment (£100,000), uniform 2½d. postage to the Colonies (£30,000), police superannuation (£300,000), technical education (£350,000). For the rest the duty on gold and silver plate was repealed, that on currants reduced from 7s. to 2s. per cwt., on tea from 6d. to 4d. per lb., and the Inhabited House Duty was abolished on houses below £20, while those between £20 and £60 secured a reduction. A surtax of 3d. a barrel on beer and the Scotch Licence Duties were handed over to the various local authorities, grants to whom, in Scotland amounting to about £300,000, were then discontinued. There was a surplus at the end of the year of £1,756,000, which the Budget for 1892 disposed of by placing £1,000,000 towards the expense of free education for the year, and £500,000 for barracks, the remainder being used for withdrawing light gold. There were no fiscal changes in the year ending March, 1892, but at the end a large surplus was shown of £1,067,013. The piping times of prosperity were now spent, as will be seen from the fact that in 1889 the foreign trade (imports and exports) was valued at £19. 19s. 10d. per head, in 1890 at £19. 19s. 7d., in 1891 at £19. 14s., and in 1892 £18. 15s. 6d. The two following years these went lower still. Of the National Debt it is to be remarked that Mr. Goschen had made the annual charge, which Sir Stafford Northcote fixed at £28,000,000 in 1877, £26,000,000 in 1888, and £25,000,000 in 1890. Respecting the capital of the Debt, which was £705,575,000 in 1888, it was in 1892 down to £677,679,000, a fine result, showing about £65,000,000 paid since 1886, due in part to the Annuity system, and in part to the Conversion of the Debt, a result which would have been better still had the Government not interfered with the annual charge. This of 1892 was Mr. Goschen's last Budget, as

the Government was defeated at the General Election in June and July following, and in August Mr. Gladstone became Prime Minister for the fourth time, with Sir Wm. Harcourt as Chancellor of the Exchequer. The next period, from August, 1892, to July, 1895, is a time of great interest in many ways. Expenditure was rising steadily, and yet reform was accomplished.

TABLE XIV.

Year.	Revenue.	Expenditure.	Surplus or Deficit.
	£	£	£
1893	90,395,377	90,375,365	+ 20,012
1894	91,133,410	91,302,846	− 169,436
1895	94,683,762	93,918,421	+ 765,341

No period thus summarised, so far, in this paper is more in need of comment and further analysis.

TABLE XV.—EXPENDITURE FOR 1893–1895 (INCLUSIVE).

	1893.	1894.	1895.
	£	£	£
National Debt	25,200,000	25,200,000	25,200,000
Civil List and Civil Services	19,308,118	19,757,286	20,407,421
Army (and Ordnance)	17,542,000	17,940,000	17,900,000
Navy	14,302,000	14,048,000	17,545,000
Special Expenditure (warlike):—			
Indian Army Deficiency	150,000	150,000	150,000
Naval Defence Fund	1,428,571	1,428,571	..
Collection of Revenue:—			
Customs	850,595	845,949	835,000
Inland Revenue	1,765,000	1,825,040	1,811,000
Post Office	6,513,000	6,721,000	6,869,000
Telegraph Service	2,595,000	2,664,000	2,674,000
Packet Service	721,081	723,000	727,000
Total	90,375,365	91,302,846	93,918,421

In addition were the following issues during this period:— In 1893, £285,000 under the Imperial Defence Act (1888), £1,150,000 under the Naval Defence Act (1889), £535,000 under the Barracks Act (1890), and £86,000 under the Telegraphs Act (1892). It is to be observed that none of these issues were made by legislation of this period. The same remark applies to issues during 1894 and 1895. Those issues were, in 1894, under the Imperial Defence Act £37,000, under the Naval Defence Act *none* (for the period of its operations had expired), under the Barracks Act (1890) £680,000, under the Telegraphs Act (1892) £160,000. In this respect, the inclusion of all expense incurred year by year in the Budget, this period was highly distinguished.

TABLE XVI.—THE REVENUE, 1893–1895 (INCLUSIVE).

	1893.	1894.	1895.
	£	£	£
Customs	19,715,000	19,707,000	20,115,000
Excise	25,360,000	25,200,000	26,050,000
Death Duties	8,350,000	7,579,000	8,719,000
General Stamps	5,455,000	5,281,000	5,721,000
Land Tax	1,040,000	1,035,000	1,015,000
Inhabited House Duty	1,410,000	1,425,000	1,435,000
Income and Property Tax	13,470,000	15,200,000	15,600,000
From Taxes	74,800,000	75,427,000	78,655,000
Post Office	10,400,000	10,470,000	10,760,000
Telegraph Service	2,480,000	2,540,000	2,580,000
Crown Lands	430,000	420,000	410,000
Interest from Local Loans	21,567	19,801	17,981
Interest from Suez Canal Shares, &c.	198,829	198,829	394,995
Miscellaneous	2,064,981	2,057,780	1,865,786
Total	90,395,377	91,133,410	94,683,762

And, following, is the Account of Grants paid to the Local Taxation Account:—

TABLE XVII.—PAYMENTS TO THE LOCAL TAXATION ACCOUNT.

Year.	England.	Scotland.	Ireland.	Total.
	£	£	£	£
1893	6,109,910	752,415	351,878	7,214,203
1894	6,106,197	736,741	321,014	7,163,952
1895	5,976,282	713,495	323,765	7,013,542

The figures of this last table should be added to the expenditure of the respective years; it is also necessary to call attention to the fact that this series of local taxation tables gives *payments* to Local Taxation Accounts, and not the sums which were levied for the purpose, which are usually a little more.

The principal point in this review is that it enables us to survey the rapid rise of expenditure. Compared with 1888, a vital year for comparison, the ordinary Budget shows an advance of over £7,000,000 in expenditure, but that shows only a portion of the real advance. In 1888 the expenditure was £87,423,645; in 1895 it was £93,918,421 + £7,013,542, or a total of £100,931,963, an advance amounting to £13,500,000 in seven years. The separation of Imperial from local Budget does not, and cannot, conduce to economy; the Imperial Budget wears, on this system of accounting, a face quite falsely modest. The reader who desires to follow the course of expenditure and taxation in the United Kingdom must engrave 1888–9 on the tablets of memory as a starting point of most

substantial developments and increase. It is quite clear on review that the impetus to this crucial movement came from the year 1888, and the country will always have solid reasons for recollecting the occasion when County Councils were founded.

During the period now under review, 1893–1895, expenditure went up, compared with 1892, by £3,422,358, from £97,509,605 to £100,931,963 (including the Local Taxation Grants), and the whole of this £3,422,358 may be accounted for by the great additions made to naval expense, which since 1889–90 was much to the fore, great additions being made to the strength of the Navy; but this subject will be dealt with hereafter. There were automatic increases also in the Civil Service Estimates, counterbalanced, however, by economies elsewhere. The steady growth of the cost of the Posts and Telegraphs will be observed, but the increase is fully met by the increase of revenue from the Post Office. Turning to the revenue, it is apparent that this kept up remarkably during the period, which was not a prosperous one commercially. We left the import and export trade of the kingdom in 1892 at £18. 15s. 6d. per head, with a declining value, which became represented in 1893 by £17. 14s. 10d., in 1894 by £17. 11s. 10d., but in 1895 by an advance to £17. 19s. 3d. The revenue should be reviewed with and without the local taxation money, and it increased in the three years by over £4,250,000 in the former view. The local taxation receipts were, for 1893, £7,189,663; in 1894, £7,218,462; in 1895, £6,973,242. In 1888 revenue was £89,802,000; in 1895 (£94,683,000 + £6,973,000) £101,656,000, or an increase of £11,854,000, against an increase of expenditure of £13,500,000 for the same period. It becomes evident at once that money was being poured out in this septennate at a very rapid rate, leaving the revenue a bad second to the expenditure.

But it is necessary to present at once the facts respecting fiscal matters of this period—from this point of view a period strongly coloured. In 1893 the Budget proposals call for no remarks, for the changes were of quite a minor character. The Income Tax was still at 6d. in the pound, but finances were subordinated to the Irish Home Rule Bill which Mr. Gladstone was piloting through the Commons. The Parish Councils Act was also passed during this year. In the financial year 1894, ending with March, the only fiscal change necessary to mention was an advance of a penny on the Income Tax, making it 7d. in the pound. It is interesting to note that at 7d. it brought in £15,200,000, or about £2,170,000 per penny. The financial year 1895 was highly important, regarded as affording great fiscal changes. As finally passed, the Budget was very largely re-modelled. The beer duty was increased by 6d. a barrel, and the

spirit duties by 6d. a gallon, with proportionate increase in articles containing spirits. The Income Tax was raised from 7d. to 8d. in the pound. But Sir William Harcourt's great achievement was the remodelling of the Death Duties, a measure which met with the most stubborn resistance from the landed interest. These taxes on inheritance had hitherto affected real and personal property very unequally, much to the disadvantage of the latter. As reformed, this inequality is largely, though not completely, swept away. Two chief principles were found in the measure of 1894, viz., aggregation of the estate and graduation of the rate of charge. These were the basis of an Estate Duty, which takes the place of the old Probate Duty, and also of the Estate Duty of 1 per cent. on estates above £10,000, imposed by Mr. Goschen. The duty is charged on the "principal," or capital value, and not on an annuity, as was the case with the Succession Duty previous to this reform; but, in addition to Estate Duty, estates pay Legacy Duty and Succession Duty, and they are all charged on the capital value, with a limitation in favour of agricultural property that the capital value shall not exceed 25 years' rent, less a number of abatements, which in practice has been found to come to about 17½ years' purchase. It was also an essential part of this Budget scheme that abatements should be made in the assessments for Income Tax, and it was enacted that one-eighth was to be deducted from the gross value for land and one-sixth for houses; this was equal to about £800,000 in a full year. Some abatements were also made, valued at £840,000 a year, to small incomes, which were made exempt up to £160, an abatement of that amount granted to those not exceeding £400, and of £100 to those not exceeding £500. The commercial prosperity which now set in did much to bring about the non-fulfilment of the dark prophecies of ruin to land-owners which the measure would cause. The remodelling of the Estates Duty was estimated to raise an extra £3,500,000. The Inland Revenue concludes that it has afforded £4,000,000; but it should be remembered that in this computation the abatements made by the same Budget have to be allowed for. In this year, 1895, the new Estate Duty brought in £960,000 only. Looking at the complete scheme of these changes it is evident that, to meet the rapidly-increasing expenditure, the new charge was laid on property of various kinds and on drink, a return to an indiscriminate taxation of commodities being carefully avoided. A reference to the next Table of Revenue will show that these strong measures were justified by success, a success generally believed to have been easily secured. The capital of the National Debt, which was found at £677,679,571 in 1892, was in 1895 at £656,998,941, or a deduction of about £21,000,000 in three years. In June, 1895,

the Rosebery-Harcourt Government (for Mr. Gladstone had retired in 1894) exploded on cordite, and Lord Salisbury took office again, with Sir Michael Hicks-Beach as Chancellor of the Exchequer, and was confirmed in power by a large majority at the General Election, which took place in July. Financially the new Government came into a fat heritage, as will be seen from the following figures:—

TABLE XVIII.—REVENUE AND EXPENDITURE FOR 1896–1900 (INCLUSIVE).

Year.	Revenue.	Expenditure.	Surplus or Deficit.
	£	£	£
1896	101,973,829	97,764,357	+4,209,472
1897	103,949,885	101,476,669	+2,473,216
1898	106,614,004	102,935,994	+3,678,010
1899	108,336,193	108,150,236	+185,957
1900	119,840,000	133,722,000	−13,882,000

Such a fat statement must hasten the desire for a view of the details of revenue.

TABLE XIX.—THE REVENUE FOR 1896–1900 (INCLUSIVE).

	1896.	1897.	1898.	1899.	1900.
	£	£	£	£	£
Customs	20,756,000	21,254,000	21,798,000	20,850,000	23,800,000
Excise	26,800,000	27,460,000	28,300,000	29,200,000	32,100,000
Death Duties	11,600,000	10,830,000	11,100,000	11,400,000	14,020,000
General Stamps	7,350,000	7,350,000	7,650,000	7,630,000	8,500,000
Land Tax	1,015,000	920,000	940,000	770,000	790,000
Inhabit'd House Duty	1,495,000	1,510,000	1,510,000	1,600,000	1,670,000
Income and Property Tax	16,100,000	16,650,000	17,250,000	18,000,000	18,750,000
From Taxes	85,116,000	85,974,000	88,548,000	89,450,000	99,630,000
Post Office	11,380,000	11,860,000	12,170,000	12,710,000	13,300,000
Telegraph Service	2,840,000	2,910,000	3,010,000	3,150,000	3,350,000
Crown Lands	415,000	415,000	415,000	430,000	450,000
Interest from Suez Shares and some Loans	689,525	708,251	733,897	713,554	834,000
Miscellaneous	1,533,304	2,082,634	1,737,107	1,882,639	2,276,000
Total for Imperial purposes	101,973,829	103,949,885	106,614,004	108,336,193	119,840,000
For Local purposes from Imperial Taxes	7,420,063	8,204,259	9,426,168	9,555,649	9,917,000
Raised by Imperial Officers	109,393,992	112,154,144	116,040,172	117,891,842	129,777,000

Never did any Chancellor preside over so rich a chest, or so leaky. The abounding revenue which would have afforded a surplus in 1900 of £9,335,000 on ordinary expenditure was swallowed up by war's maw, turning it into a deficit of £13,882,000. It is well that the country should realise that war is costly; war on the cheap would ruin this wealthy realm. Not only has it taken thousands of the best brains and brawn, precious lives of men in their prime, but it has cost so many millions, the argument, it is sad to say, most convincing with John Bull's sons. But before remarking, and remarking strongly, as must be the case, on the financing of this period, however near to us, it is indispensable that we should have the details of expenditure.

TABLE XX.—THE EXPENDITURE FOR 1896–1900 (INCLUSIVE).

	1896.	1897.	1898.	1899.	1900.
	£	£	£	£	£
National Debt	25,000,000	25,000,000	25,000,000	25,000,000	23,000,000
Civil List and Civil Services	21,211,357	21,432,867	22,940,994	23,401,853	24,104,000
Payments to Local Taxation	40,000	40,000	40,000	452,383	1,150,000
Army and Ordnance	18,460,000	18,270,000	19,330,000	20,000,000	20,600,000
Navy	19,724,000	22,170,000	20,850,000	24,068,000	26,000,000
Indian Army Deficiency Fund	150,000	215,000	215,000	215,000	*
Egyptian Government, Grant in aid	..	798,802	..	..	..
War Votes & Interest	..	..	..	..	23,217,000
Collect'n of Revenue:					
Customs	860,000	844,000	850,000	840,000	840,000
Inland Revenue	1,842,000	1,872,000	1,895,000	1,976,000	1,960,000
Post Office	7,018,000	7,150,000	7,592,000	8,030,000	8,480,000
Telegraph Service	2,744,000	2,961,000	3,226,000	3,347,000	3,601,000
Packet Service	715,000	723,000	747,000	820,000	760,000
Total	97,764,357	101,476,669	102,935,994	108,150,236	133,722,000

To this, of course, must be added:

TABLE XXI.—PAYMENTS TO LOCAL TAXATION ACCOUNT.

Year.	England.	Scotland.	Ireland.	Total.
	£	£	£	£
1896	6,257,022	755,155	353,940	7,366,117
1897	6,990,939	856,706	401,017	8,248,662
1898	7,911,042	980,329	510,939	9,402,310
1899	8,080,912	992,735	447,513	9,521,160
1900	†	†	†	(say) 9,917,000

*(Table XX.). The £215,000 for Indian Army Defence Fund is probably included under Civil Lists, &c., as figures for 1900 are not published at date of writing, and this last remark applies to † in Table XXI.

To find the total expenditure for any year for this period the figures of the total column of Table XXI. should be added to the corresponding total of Table XX. The expenditure would then be £105,130,474 for 1896, and rose to £143,639,000 in 1900 ending March, but, of course, £23,000,000 of this last is put down as war expense, which would leave ordinary expenditure at over £120,422,000. Compare this again with that for 1888—£87,423,000—and we get an increase in twelve years of £33,000,000 on ordinary expenditure. But it is to be feared that a part of the £23,000,000 for war purposes cannot be regarded as anything but an addition to ordinary outlay, as will be seen when we add a few figures for the current year 1901.

It was remarked above how fat the heritage bequeathed to Sir Michael Hicks-Beach in 1895, and the figures more than justify the expression. That opinion may now be supplemented by another; never was a more prodigal expenditure indulged, nor issue less consoling. Financially regarded, to turn a surplus of £4,209,000 to a deficit of £13,822,000, at a time when revenue was superabundant, is an achievement which should make a nation's heart sore. It is true that, apart from the war, the year 1900 would have shown a surplus of £9,335,000; but we went to war, and the surplus became a deficit. This is not a question of party; it is a question for the serious consideration of the country whether the policy adopted—for policy decides expenditure—is such that the country can safely and wisely continue to make such a sacrifice, and in the same direction, as at present.

The first item requiring notice in the table of various outgoings for this period is that showing the reduction of the charge for the Debt from £25,000,000 to £23,000,000 a year. In the seventies Sir Stafford Northcote thought we could appropriate £28,000,000 for this service; we are now wealthier than at that time. It is submitted that such reductions of this charge, £5,000,000 in all, were not more than expedients to cover rapidly-growing expenditure. Money raised to meet such expenditure would fructify better in the pockets of taxpayers. The £2,000,000 now withdrawn from the Debt service must be added to the total of expenditure for the year 1900; and, indeed, if we regard the £5,000,000 by which the permanent annual charge for Debt has been reduced since 1888, then the expenditure since then has grown by quite £40,000,000, for not only have we spent the £5,000,000, but we have failed to reduce the Debt by that amount. Note should be taken how the Civil Services have risen in cost from £21,200,000 to £24,104,000; the Civil List has not caused an increase, as will be shown hereafter. The payments to local taxation are in addition to sums shown in Table XXI., the £40,000

a year under the Act of 1891, the Land Purchase (Ireland) Act; the rest, £363,827, the Agricultural Grant to Ireland by the Local Government Act, 1898, and £48,555 to Scotland under the Local Taxation Account Act of 1898, and similar sums. Army expenditure has also increased, and particularly that on the Navy. The other items do not call for special remark at the moment. But expenditure out of capital, by loan or other issue, during the period calls for a statement. In 1896 there was £58,000 under the Imperial Defence Act; £600,000 under the Barracks Act, 1890; £572,664 under the Telegraph Act, 1892; and £860,000 under Naval Works Acts. In 1897 there was £320,000 under the Barracks Act of 1890; £138,000 under Telegraph Acts, 1892 and 1896; £905,000 under Naval Works Acts; £95,000 for Public Offices, 1895; and £366,000 under the Uganda Railway Act, 1896. In 1898 there was £300,000 under Barracks Act of 1890, £160,000 under Telegraph Acts, £596,000 for Naval Works, £350,000 for Public Offices, £595,000 for Uganda Railway, and £750,000 for Military Works. In 1899 there was £200,000 for Barracks, £133,336 for Telegraphs, £1,080,000 for Naval Works, £3,055,000 for Public Buildings, £1,005,000 for Uganda Railway, and £630,000 for Military Works. Details are not to hand for 1900, but the total spent from capital is given at £4,847,000. As £6,103,336 is the total of figures just given for 1899, it is evident that this part of the financing of this period is worthy of special notice, affording as it does an insight into methods adopted by some Chancellors.

The Local Taxation Account merits some notice. A total of £1,400,000 in 1889 has become £9,917,000 in 1900 (besides the sums paid from the Estimates for local services). In 1894–5 Sir William Harcourt, in recasting the Death Duties, replaced the half of the Probate Duty assigned to local taxation by Mr. Goschen by 1½ per cent. of the Estate Duty levied on personalty, a change which has been profitable to this account. Since the present Government assumed office this account has been swollen under the Agricultural Rates Act of 1896, which excuses agricultural property in England and Scotland from half the rates of 1895, to the amount of £1,613,000 a year, and pays it out of Imperial revenue to this account. Though not in this account, similar legislation may be mentioned here; the Act of 1897, conferring £600,000 on voluntary schools; the Act of 1898, conferring Local Government on Ireland, gave £300,000 directly, besides £427,000 ultimately through tenants to landlords in lieu of rates; and the Act of 1899 conferred £87,000 on clerical tithepayers in England and Wales in lieu of rates excused. This was a feature which in essence is a continuation of the 1888 legislation on Local Government, and is intended to charge personal property indirectly

for local purposes. It has been stubbornly opposed, and is still strongly condemned. It is, unquestionably, this grant-in-aid system, one of the features of the national expenditure, which calls for real attention and decision. As a feature of the Budget it is very confusing, and that confusion contributes to the inattention with which it has so far been met.

Fiscal changes in 1896 were confined to the reduction by 6d. a gallon on the Spirit Duty. In the year 1897 the Estate Duty of 1894–5 was modified slightly, especially by the exemption of articles of national, scientific, or historical interest from the duty; the Agricultural Rates Grant was made (see above); the Land Tax unredeemed was so modified that it should not exceed 1s. on the "annual value" in any parish, the original Land Tax rate having been limited to 4s. in the pound. This concession was estimated to reduce the Land Tax by £100,000, and at the same time the price of redemption was fixed at thirty times the sum last assessed on the land. The proposals for 1898 were confined to reductions in the postal charge (£275,000) and in the charges for telegrams (£41,000). In 1899 the Tobacco Duty was reduced from 3s. 2d. to 2s. 8d. per lb. for unmanufactured containing 10 per cent. of moisture, and similar reductions for other kinds; the Income Tax was modified so that relief should be given to incomes between £400 and £500 by an abatement of £150 instead of £100, by £120 between £500 and £600, and by £70 between £600 and £700; and some changes were made in postal rates and charges for telegrams. The Land Tax was remitted on incomes not exceeding £160, and one-half of it on incomes not exceeding £400. On the other hand, the portion of money under the Act of 1897 granted in aid of agricultural rates in Ireland (about £149,976) was withdrawn, adding that amount to the Imperial revenue. In the year 1899–1900 the Wine Duties were raised, the 1s. to 1s. 3d., the 2s. 6d. to 3s., the sparkling wine 2s. to 2s. 6d., and so forth; and the Spirit Duty was raised 1s. a gallon, making it 11s. 4d., with a surtax of 6d., or 11s. 10d. A number of changes were made on marketable securities. The National Debt, which was left at £656,998,941 in 1895, was about £629,000,000 in 1900, or a reduction of about £27,000,000 or £28,000,000 in five years. That is not a record to be despised, but it should have been much better, for Sir Michael Hicks-Beach not only reduced the annual charge for the Debt by £2,000,000 a year, but in 1896, when the Harcourt changes of 1894–5 yielded a surplus of £4,209,000 in 1896, and again in 1897, when he had a surplus of £2,473,000, and again when, in 1898, he had a surplus of £3,678,000, he suspended the Sinking Fund, and used the money for current expenditure, some of which was, indeed, extraordinary. This interception of surpluses has been quite a

feature of Sir Michael Hicks-Beach's finance, and of it there are various opinions; but of the effect upon the form of account there can be no approval, nor can there be much doubt that it lends itself to lavish expenditure. The value of trade exports and imports was, in 1896, £18. 14s. 1d. per head; in 1897, £18. 14s. 3d.; in 1898, £19. 0s. 5d.; and in 1897 about £20. 1s. The returns for 1900 up to the end of June show that our trade is still upon the upward curve, though there are some signs elsewhere of a little slackness, seen in part in the revenue returns. A transmarine trade of £814,000,000 is something fabulous, and certainly the envy of the world.

Such were the Budgets from 1875 to 1900, each year ending in March. Before reviewing the chief features of the history, regarded as a whole, it will be permissible to round off the period to date by giving a short outline of the Budget (or Budgets—two) for 1900–1901, including the changes necessary consequent upon the war in South Africa. For 1900–1901 the Chancellor of the Exchequer estimates as follows:—

TABLE XXII.—ESTIMATES FOR 1900–1901.

Revenue.	£	Expenditure.	£
Customs	23,620,000	National Debt	23,000,000
Excise	33,550,000	Civil List and Civil Services	24,439,000
Death Duties	13,000,000	Payments to Local Taxation	1,150,000
Stamps	8,550,000	Army (and Ordnance)	23,703,000
Land Tax	800,000	Navy	27,523,000
House Duty	1,650,000	Collection of Revenue:—	
Income and Property Tax	25,800,000	Customs	2,833,000
From Taxes	106,970,000	Post Office	8,844,000
Post Office	13,800,000	Telegraph Service	3,770,000
Telegraph Service	3,550,000	Packet Service	773,000
Crown Lands	450,000		*116,035,000
Interest on Suez Canal Shares, &c.	850,000	Interest on Bills and Loans	869,000
Miscellaneous	1,900,000	Army (war expenditure)	37,797,000
Total	127,520,000	Total	†154,701,000

* Ordinary. † Including war.

To the account, on either side, must be added (say) £10,000,000, the amount of the Local Taxation Fund for the year, which will then put the revenue at £137,520,000 and the expenditure at £164,700,000, which last includes nearly £38,000,000 deemed to be

war charges, but on the revenue side a part of the product is also from war taxation. After using the incomparable revenue and surplus of 1900, the Chancellor estimated that he would be about £36,423,000 on the wrong side, and very early in the financial year issued a War Loan of £30,000,000 at 98½ per cent., the remainder to be raised by bills. This is only a provision for war expense and not even a complete estimate, and at the time of writing it is probable that the estimate of £60,000,000 to September, 1900, for the war will have been exceeded, not to mention the prospect of votes required for expenditure in China and elsewhere. The new taxation imposed for 1900–1 was an Income Tax of 1s. instead of 8d., of 6d. on tea instead of 4d., of 4d. additional on tobacco, making it 3s., and equivalent duties on tobacco productions; of 6d. a gallon extra on spirits, making it 11s. or 11s. 4d., as it is home or foreign; and 1s. a barrel extra on beer, thus raising the duty to 7s. 9d.; and in addition there was the usual yearly nibble at the provisions of the Estate Duty of 1894, which has become so customary of late. The proposed Stamp Duty of 1s. per cent on Brokers' Contract Notes was withdrawn. Said the Chancellor, as he placed his revised estimates before the House on April 7th, 1900, "the prospects of the future (are) by no means bad"—a negative cheer which it is very hard to echo on reviewing the figures and estimating the outlook to-day, with a wonderful, prolific revenue quite unequal to calls made upon it.

Before closing this paper with some comparisons drawn from the tables already supplied it is necessary to anticipate a false conclusion which might be drawn from the various tables of the revenue. The term "From Taxes" is not meant to cover all moneys received by way of taxation. The difference between the cost of working and the revenue from the Post Office was in 1900 above £4,500,000, which, in a real sense, may be looked at as taxation—the Treasury counts upon it. Besides, the item "Miscellaneous" comprises much which is unquestionably taxation. While much included here is not the fruit of taxation, all the money received from Fee and Patent Stamps, as well as other items, should be regarded as such. Of the £1,822,639 found in 1899 under this head about £1,000,000 may be taken as the yield of taxes.

In the endeavour to bring this long array of figures respecting expenditure and taxation to a touchstone we are met with a difficulty, practically insuperable, at the outset. There is no safe computation of the wealth of the United Kingdom, and value depends for its maintenance upon the undisturbed continuance of affairs on existing bases, all modern credit, for the most part, resting on a very artificial support easily displaced. In this position all that is possible with any reality of comparison is to take certain data

which cannot by any means be regarded as adequate or complete, but which may be regarded as affording indications of truth not to be neglected.

A cursory glance at the tables already supplied makes one see that the figures representing our expenditure and taxation have swollen enormously during the last quarter of a century. So much so is this the case that were Sir Robert Peel among us once again, not only would he wonder at the ordinary yield of the Income Tax, which he revived in 1842, but in contemplating the figures for 1900 and 1901 he would find himself as though studying an unknown land, rich beyond anything he had known of the Indies and Peru. The growth has been rapid as a fungus, but it may be hoped that it is not of a poisonous variety. Among the ways which this growth may be estimated are the following :—

	1875.	1900.	
Revenue	£73,598,000	£129,757,000	= increase of £56,000,000, or 76·7 %
Expenditure	£73,005,000	£110,722,000*	= increase of £37,000,000, or 51·6 %
	—	£133,722,000†	= increase of £60,000,000, or 83·2 %

The *National Debt* was £768,945,757 in 1875, and £629,000,000 in 1900, showing a reduction of £140,000,000, equal to about £5,800,000 a year for twenty-five years, or an annual reduction of about ·75 per cent., or less than ¾ per cent. Although £140,000,000 is a large sum, at this rate it would take another hundred years to delete the Debt ; but happily, with care, there is a probability of a much accelerated rate.

The *Population* in 1875 was computed at 32,838,758, and in 1899 at 40,599,954, so that for 1900 it may be taken as about 41,000,000, which would show an increase of 25 per cent. in twenty-five years.

The average price of imported *Wheat* was, in 1875, 10·61 shillings per cwt., in 1886 it fell to 7·55 shillings, and in 1894 to 5·35 shillings (the lowest depth), and in 1898 it was 8·02 shillings, or about 24 per cent. in twenty-five years.

The *Trade* of the United Kingdom, as measured by the imports and exports of merchandise, was valued at £655,551,900 in 1875, and at £814,000,000 in 1899, showing a growth of £159,000,000 in twenty-five years, or about 24·27 per cent. It must be recollected how subject the trade is to fluctuations, and that the 1899 commerce was as high as it is likely to be for some years.

We now come to the *Ratio of Trade to Expenditure.* In 1875 it was £655,000,000 to £73,000,000, or an expenditure equal to *11·14 per cent. of the total* of our foreign *trade.* For 1900 the figures are as £814,000,000 to £110,000,000 (without war charges), or 13·5 per cent., or £814,000,000 to £133,000,000 (including war

* Ordinary. † Including war.

charges), or about 16·3 per cent. If we regard the incomplete figures of 1900–1 on the same basis, the proportions are £814,000,000 to £117,000,000 without war charges, or 14·3 per cent., and £814,000,000 to £154,000,000 with war charges, or about 19 per cent.

It has been remarked how impossible it is to tell the amount of the capital of the United Kingdom. The foreign trade of the kingdom represents to a large extent that capital at work. On the whole we do not possess a better indicator of our monetary affairs, and the comparison last made is a disquieting one. Our spending seems to be fast outrunning our ability to pay. It is true that it would be comparatively easy to squeeze more out of the taxation of the country. The comparison, however, is not between revenue and expenditure, but between that expending and our accumulating as measured by our transmarine trade. We spent what was equal to 11·14 per cent. of that trade in 1875; we spent over 16 per cent. of that (including war charges) in 1900, and in 1901 we are spending about 20 per cent. on the same basis. It is of little use distinguishing war expenditure, for the figures would then be 11·14, 13·5, and 14·3 per cent., for we are spending, and have spent, the higher figures. In the lowest case our trade has increased about 24·27 per cent. in twenty-five years, but our national expenditure in relation to it has grown by about 28·5 per cent. If we continue in this ill-doing we shall soon eliminate any advantage arising from a reduction of the National Debt, which is being rapidly discounted by our spendthrift policy. The reader, it is hoped, will observe that these remarks are founded on proportions, so that no general reference to our larger way of life at the end of the century will avail anything.

Having ascertained a heavy growth in the total expenditure it will be of interest to find the chief avenues of expenditure, and their several increases with their rates.

TABLE XXIII.

	1875.	1900.	1901 (Estimates).
	£	£	£
The Army	13,991,000	20,600,000	23,703,000
The Navy	10,464,000	26,000,000	27,523,000
The Civil Services	13,557,000	24,104,000	24,439,000
Education	2,122,000	12,176,000	12,563,000
Post Office Revenue	5,670,000	13,300,000	13,800,000
„ Expenditure	2,912,000	8,480,000	8,844,000

These figures do not include the war expenditure of 1900 and 1901. Of the £37,000,000 which the ordinary expenditure of 1900 shows of an increase on that of 1875 we get nearly a full account here. The Post Office figures are those of a trading concern affording a profit in 1900 of nearly £5,000,000, which saves taxation of that amount. The Education figures are included in those of the Civil Services. But taking the Army, Navy, and Civil Services as covering the whole ground of optional expenditure, we find over £32,000,000 in those great departments of the Service, the remainder being accounted for by the revenue and other departments whose increased expenditure is covered by their earnings. On the figures for 1901 (estimates) the advance shown is above £37,000,000, and to these advances we should add £5,000,000, for, whereas we spend more, we pay less by that amount annually towards the National Debt. Regarded separately, these items are "prodigious" in their significance. We were spending £24,000,000 on "The Services" in 1875; we now estimate for £51,000,000, apart from £40,000,000 for war purposes this current year 1900–1901. Our population has grown 25 per cent., but our expenditure on the Army has grown 77 per cent., and on our Navy 170 per cent. Were the war charges included the increase in 1901 from 1875 would be about 276 per cent. But it is sufficient to call attention to "the ordinary" expenditure on the Army and Navy, and if to that we add the annual charge for the National Debt the annual burden for war and war debt is not less than £75,000,000 annually, a sum equal to about 37s. 6d. for each man, woman, and child in the country. Those who are accustomed to seek information regarding public affairs are well aware that these large figures understate the case.

The Civil Service figures as here presented include the Civil List, properly so called, and some other annual charges, such as the Judges' salaries, placed upon the Consolidated Fund—*i.e.*, which are not voted year by year. The Civil List proper cannot grow, it is fixed at £385,000 a year; but as they stand these civil charges have gone up from £13,500,000 in 1875 to £24,439,000 in 1901, or an advance of 84 per cent. The Education figures are included in this last, no less than £10,000,000 of the £11,000,000 of increase in the Civil Services being due to the education policy of the country. Regarded by themselves the education figures are very remarkable, and in twenty-six years show exactly 600 per cent. advance. It is very difficult to assess education quantitively, and it would be vain to ask if the country is six times as well educated as in 1875; but that those who have passed through our schools in the interval here regarded have made great progress in several ways is certain. If that gives a satisfaction without great draw-

backs the thought that we spent £75,000,000 on war and war debt and only £12,500,000 on education is not one in which there is much comfort of any kind, but suggests fields of conquest for statesmen and people. We have now, however, fairly indicated how the great increase in our vast expenditure has been brought about, and would leave it to the consideration of the reader.

Of the revenue and its movements during the quarter century space will not permit of any lengthy analysis. One remark is obvious when the figures are inspected: the proportions drawn indirectly and directly are very different to-day from those of 1875. Taking £64,000,000 as the total drawn from taxes in 1875 we find that £46,500,000 were got from Customs and Excise, the greater part and even the whole of which may well be regarded as indirect taxation. The estimates for 1900–1901 show that out of, say, £108,000,000 got by taxation, it is estimated that about £57,000,000 will be got from Customs and Excise. These figures represent indirect taxation in 1875 as reaching 72 per cent., and those for 1900–1901 as little as $52\frac{3}{4}$ per cent. That is a great advance; but the remaining taxes on food call for early attention. In is in that direction that reform awaits a bold Chancellor so far as taxation is concerned; and, of course, any taxes he may remit will involve the consideration of the whole scheme of taxation. With regard to expenditure, it has grown, it is growing, and it should be reconsidered. Four points to which special attention should be paid are—(1), the *National Debt*, of which a more fixed and unchanging policy should be adopted. It is absurd that we now pay less towards liquidating it than in 1875. The *Services* (2) and expenditure upon them are in pressing need of the most special attention of Parliament; an Imperial policy supported by little England alone cannot long be borne at the present rate of increase. *Education* (3) is becoming a heavy burden, and the time seems to be ripe for an inquiry into the education grants of all kinds as a whole with a view to a wise allotment and administration. Then (4) the *Local Taxation Grants* are as a wen upon our finance, and threatening its healthy life; the fact that those now granted from the Treasury have to be sought in no less than three distinct accounts is in itself proof of the unsatisfactory position of this question, the basis of which is due for a careful inquisition by Parliament. The whole vast subject of the United Kingdom's public finances has its aspect of comfort and satisfaction; but no contemplation of the wealth thus represented must blind us to the fact that these finances are now in great need once again of a strong man who is also a wizard in such work as he will find to fill his hands quite full.

The Position of Co-operation in other Lands.

BY B. J., L. B.

INTRODUCTION.

FOR some years there has been a growing tendency for the Co-operators of different countries to become better acquainted, to exchange information for mutual benefit, and to enter into business relations of an inter-colonial and international character. Considerable progress has been made; International Congresses have been held, influential Co-operators from one country have, at intervals, visited the Co-operators of another country, until, so far as Great Britain is concerned, the leading Co-operative institutions receive visitors almost weekly from all parts of the globe, including such distant portions as Australia, New Zealand, and Japan. On the business side, the two Wholesale Societies, through their branches, deal very extensively with Co-operative producers in Denmark, Canada, and Australasia, as well as in a lesser degree with those of Germany, while they sell goods to Co-operators in various parts of Europe, South Africa, and the Antipodes.

Considering these circumstances, and the fact that the next International Congress will be held at Manchester, in 1902, the reader will, no doubt, think it is quite in keeping with the character of this "Annual" that some account should be given of the state of Co-operation in other countries than in Great Britain and Ireland.

It is to be regretted that in many respects the information is somewhat meagre; but this article will have done fair service if it will induce either the Wholesale Societies or the Co-operative Union to obtain specially prepared statements from every country in the world of the condition of Co-operation in their boundaries, and submit them to the 1902 International Congress. The importance of accurate knowledge and of a greater interchange

of visits between the Co-operators of the world will be recognised when we reflect that the great mass of British Co-operators earn their daily bread in working for foreign and colonial markets, while the bulk of what British Co-operators consume is imported from abroad. International Co-operation, therefore, is something to be greatly desired as a means of finding profitable investments for British Co-operative capital, Co-operative employment for large numbers of British working people, and economical exchange of the Co-operative productions of the world by eliminating the exceedingly expensive "middleman." Thus shall we carry into practice to the uttermost limits of the earth the fundamental principle of Co-operation, of "bringing the producer and the consumer together without the intervention of third parties."

It may be of interest to note here the different forms that Co-operation takes in different countries. In England, Scotland, and Wales, Co-operation based on consumption is the rule; Distributive Societies come first, then the Wholesale Societies are developed from them. Then Production is developed both in the Retail and the Wholesale Societies, while colonial and foreign trade are developed by the latter. The whole embraces a consistent scheme of Co-operative evolution. In addition, we have the formation of the individualistic Productive Societies by Co-operators and others, who are either too impatient to wait for the development of production by the Distributive Societies, or are catering for the vast market of consumers who are outside the Co-operative movement. When the aim of individualistic Productive Societies is to supply the outside market they form a valuable link in the chain of Co-operation, and deserve both sympathy and encouragement.

In Ireland, Co-operation is almost limited to Associations of Farmers for the Production of Butter. In addition, there are a few Credit Banks and Agricultural Associations for the sale of produce and the supply of agricultural requisites. British Co-operators have also developed production in Ireland for butter and bacon as adjuncts to Co-operative Distribution in Great Britain.

In Germany, Credit Banks to help small farmers and small industrial masters have led the way. Then came other forms of Co-operation on what may be called the British model.

In France, individualistic Productive Societies were the first in the field. They had great encouragement from the 1848 Republic, but did badly. At the present time they receive great encourage-

ment from the Government and some municipalities—notably that of Paris—but they cannot be said to be remarkably successful. Co-operative Distribution on the British model has made fair progress, so also have Credit Banks on the lines of Germany. But perhaps their greatest success has been with the rural associations for purchasing agricultural requisites and for selling agricultural produce.

In Belgium, Socialistic Co-operation is most prevalent; it is almost identical with, but more successful than, the old "unionist shops" of the days of Robert Owen in Great Britain. The profits are mainly devoted to promoting the public good of the people at large, and are not divided, as with us, among the members in proportion to purchases.

In Denmark, Co-operation of farmers for the production of butter and bacon is the prominent feature.

In Canada, the United States, and Australasia it is the same for butter and cheese. With them all other forms of Co-operation sink into insignificance compared to these.

Switzerland is a land of Co-operation of old date, which used to be almost entirely agricultural in character; but of late years Co-operative Distribution has made immense strides in that country.

Italy is noted for its Co-operative labour gangs for road-making, &c. Russia has some very old and primitive forms of Co-operation of a similar character, as well as for building operations; and in most countries there is a sprinkling of Co-operation on what is usually termed the "Rochdale plan."

GERMANY.

According to the last Annual of the Board of Trade, it appears that Germany had 1,396 Distributive Associations, 1,725 Supply Societies, 2,111 Productive Societies—agricultural and industrial—and 153 Sale Depôts for the Productive Department. Besides these, it has 10,259 Banks or Credit Societies, whose main object appears to be to aid the working class in such manner as its promoters approve. It had also 233 Insurance Societies and 192 Building Societies. The two latter may be left out of consideration.

Between 1883 and 1897 the Banks have increased from 1,910 to 10,259, or say 8,349. There must, therefore, be something in German Banks which suits the German people. The Associations for Production, both industrial and agricultural, have also increased

from 343 to 2,111, or sixfold. The Distributive Stores have increased from 675 to 1,396, or about doubled. Considering the number of the population, and the numbers of private shops existing, this increase is more than we should have expected. The Societies for the supply of industrial and agricultural materials have increased from 446 in 1883 to 1,240, or nearly threefold; and for the supply of instruments from 171 to 485; while the Sale Depôts for these Associations have increased from 64 to 153. Taken altogether, these German Societies have increased from 3,688 to 16,069 in fourteen years.

The returns translated and issued by the Special Committee for 1895 show that 460 Distributive Societies had then 292,077 members, and that they had £4,134,052 of annual sales. In 1896 there were 468 Societies with 344,012 members, and having an annual sale of £4,584,834. Taking both years together, and assuming that these Societies did no larger trade than most in Germany, their average would be about £12. 12s. per member, while those in the United Kingdom were nearly £30 per member per annum. Then, again, German Societies sell wines, spirits, and beer in large values—say, 29 per cent. of the whole deal in them; 54 per cent. sell bread much more largely than ours, and 5 per cent. make it in their own bakeries; 15 per cent. sell coal and other fuel. The sales, therefore, will appear very small to us. The trade done through private houses is doubtless much larger than in this country, but that trade being included in the £12. 12s. does not improve Germany. It cannot be that German Co-operative Societies are very young, for many of them have existed long enough—more than twenty years. For instance, some were established forty, some thirty, and some twenty years ago.

The annual sales of very many Societies are but small; in fact, the return does not include any Society which has below £2,000 of trade per annum, so that if these were included we should find the average much less than it is. There are eight Societies each with an annual sale of £100,000 and members averaging over 11,900. The largest of these has 36,985 members, with annual trade of £451,216.

The Distributive Societies in Germany have made returns which our Board of Trade publish for a year later than the foregoing, and which contain other and later particulars. These show that 489 Societies made returns for 1897, and had 403,872 members. Their share capital was £403,330; loan, £375,142; and reserve, £162,424; or a total of £948,896. Their total trade or sales was £4,835,896, or about £12 per member, being less than preceding years. This, however, is not so important as the fact that the

total of this capital is only equal to £2. 7s. per member, whilst our Stores averaged £13. 16s. 4d. per member for last year. Their trade expenses—exclusive of interest on all capital—was £294,600, or 1s. 2½d. in the pound on sales, while the net profit was £497,160, or 2s. 0¾d. in the pound on sales.

Until the Co-operative Societies acquire more and sufficient capital to conduct them successfully, Credit Banks conducted on economical and sound principles will be absolutely necessary in Germany. Another reason why these Credit Banks are necessary, and may be useful, is that all over Germany manufacturing is conducted in a small way, and by numerous small tradesmen who have not the capital for buildings, machinery, stocks, or debts. They are, therefore, obliged to borrow either from these Banks or others to conduct their operations properly. This is not so in England. Here manufacturing is conducted on a large scale and with much larger capitals. The English people went through this era of small firms, especially in the North of England, before the invention of the steam loom, the steam jenny, the steam opener, and numerous processes of cotton and woollen manufacture. In the present stage of German industry the German Banks are useful and necessary. Profit is not made by the owners of money alone, but is partly made by the users of it, and should be divided with both. As the German Banks take both into confidence and divide with both, they fulfil all the essentials of the Co-operative principle.

According to the latest returns published, there appear to be about 862 People's Banks in Germany. These Banks have 497,111 shareholders. Their share capital was £6,082,847; their reserve funds, £1,979,951; and their loan, £26,437,735, or a total of £34,500,533. These figures are for 1898. Their share capital is nearly three times that of the Wholesale, and about one-third that of the English Stores. Their reserve is very large, and their loan capital is nineteen times the amount of the Wholesale and five times the amount of all Societies in the United Kingdom. The annual advances by these Societies are no less than £95,363,264, and the interest paid or owing is £889,163. This interest is about 2½ per cent. on the whole of the capital, but, adding to it the £505,223 net profit, then we have a total of £1,394,386, or 4 per cent. on the total capital of shares, loans, and reserve. It is this 4 per cent., or £1,394,386, which the borrowers assist in making, which we think they are entitled to share, and which all borrowers in the Wholesale Bank—shareholders or non-shareholders—do share. The bad debts made by these People's Banks amount to £49,509, and the dividend credited to shares, reserve, and education was £479,727.

THE POSITION OF CO-OPERATION IN OTHER LANDS.

NUMBER OF CO-OPERATIVE SOCIETIES OF EACH CLASS IN THE GERMAN EMPIRE.

		Totals for 1897.
Banks		10,259
Productive Agricultural	1,932	
„ Industrial	179	
		2,111
Distributive		1,396
Supply Materials, Agricultural	1,167	
„ „ Industrial	73	
„ Instruments, Agricultural	455	
„ „ Industrial	30	
		1,725
Sale Depôt Productive Agricultural	83	
„ „ Industrial	70	
		153
Insurance		233
Building		192
Total		16,069

GERMAN EMPIRE.—STATISTICS OF CO-OPERATIVE DISTRIBUTIVE SOCIETIES AND CREDIT BANKS ON THE SCHULZE-DELITZSCH SYSTEM.

	Co-operative Societies. Totals for 1897.		Credit Banks. Totals for 1898.	
Societies making returns		489		862
Shareholders in the above		403,872		497,111
	£	£	£	£
Capital—Shares	403,330		6,082,847	
„ Reserve	162,424		1,979,951	
„ Loans	375,142		26,437,735	
		940,896		34,500,533
Annual business—Societies	4,131,849			
„ „ Tradesmen	704,047			
		4,835,891		95,363,264
Trade Expenses		294,600		347,275
Interest—Paid or owing		..		889,163
Profit—including Interest		497,160		
„ exclusive of Interest		..		505,223
Losses (bad debts)		..		49,509
Credited from Profits to Reserve		..	138,918	
„ „ „ Dividend		..	337,397	
„ „ „ Education		1,501	3,412	
				479,727
Liabilities—not matured		..		1,390,263

THE POSITION OF CO-OPERATION IN OTHER LANDS.

WURTEMBERGH.—CO-OPERATIVE BANKS, FEDERATED TO THE AGRICULTURAL ASSOCIATIONS (RAFFCISTEN).

	Totals for 1898.
Societies	772
Members	72,536
Business	£4,022,433
Profit	£9,090
Reserve Fund	£47,422
Societies Purchasing for Sale	427
Value of Sales	£51,474

There were 722 Banks federated to the Agricultural Association of this country. Their members numbered 72,536; their business was £4,022,433, and profit £9,090. Their business was rather over £1 per week, and their profit only 4s. 6d. per pound. They had £47,422 of reserve fund; 427 Societies who purchased for sale to members, £51,474.

NEUWIED FEDERATION.

The Societies in this Federation are very numerous, but must be of a small character. Their share and reserve capital is only £202,912, but their loans several millions per annum. Unlimited liability is not popular with any class in this country, but very popular with the people of the above. The interest charged by them and the rate per cent. being small shows that they do a large business, though it is not stated.

NEUWIED.—CREDIT BANKS AFFILIATED TO THE NEUWIED FEDERATION.

	German Banks. Totals for 1897 (Raiffeisen).	
Societies making returns		2,014
Shareholders in the above (not stated)		..
	£	£
Capital—Share	65,450	
„ Reserve	137,462	
„ Loan	5,058,867	
		5,261,779
Advances made by Societies		1,510,811
Trade Expenses		37,982
Interest—paid or owing		154,499
Profit—exclusive of Interest		26,832

FRANCE.

DISTRIBUTIVE AND PRODUCTIVE SOCIETIES.

	Distributive, 1896.	Productive, 1896.	Productive, 1895.	
Societies	145	92		165
Members	139,586	5,026		9,029
Sales	£1,963,580	£576,554		£1,195,814
Employés—Members	..	1,889		
„ Non-members	..	1,941		
Capital—paid up Shares :—		3,830	£	£
Workmen during employment	..	..	357,691	
Former Workmen	..	..	33,777	
Other Workmen	..	..	64,444	
Other Persons	..	..	12,708	
Loans	..	..	55,796	
				524,416
Profits	..	..		96,409
Wages Paid	..	..		486,268
Division of Profits :—				
To Reserve	..	..	8,120	
„ Interest or Dividend on Capital	..	..	48,004	
„ Members—Employés	..	..	11,493	
„ Non-members—Employés	..	..	7,812	
„ Management	..	..	3,093	
„ Provident Fund	..	..	2,624	
				81,146
Employés—Members' Minimum	..	..	4,013	
„ „ Maximum	..	..	4,864	
„ Non-members' Minimum	..	..	4,274	
„ „ Maximum	..	..	6,735	
„ Members' and Non-members' Minimum.	..	..		8,287
„ Members' and Non-members' Maximum.	..	..		11,599

On April 30th, 1897, there were 708 Retail Distributive Societies announced by the French Labour Department, but no further details were given. For the year 1896 the report referred to gave a list of 145 Societies, each doing an annual business of over £2,000, but those below this sum were omitted. These Societies were said to have 139,586 members and annual sales of £1,963,580, or £14. 1s. 4d. per member. No share capital was stated, nor expense of doing the business, nor profit arising therefrom. We find, however, that 61 per cent. of them sold wines and spirits, and 39 did not. The members of our English Retail Societies include a great many teetotalers, and the boast of most Societies is that they do not deal in these articles.

The reader will see how widely French Societies differ in this particular. Sixty-nine out of 145 sell bread, and 24 carry on their own bakeries. Forty-two sell coal or fuel.

Previous to 1880 France possessed only 32 of these 145 Co-operative Societies. Since then there have been 113 Co-operative Societies founded. Nearly all Co-operative Societies in France do a small business compared to their number of members, and compared to what is done by most of our English Societies. There are but three Societies whose annual sales exceed £100,000, and yet one had 24,163 members. There is, however, a Federation of 48 Societies, founded in 1889, doing an annual business of £221,612. These Societies' members are almost, if not exclusively, employés of the P., L., and M. Railway Co.

M. Charles Gide, in a report to the Paris International Congress of 1900, states that France has a total of 1,450 Distributive Societies, and that at least 600 of these have their own bakeries.

Although Co-operative Production has been known to France almost a lifetime, and the Christian Socialists went there for inspiration, it has never made the same progress there that corn milling alone has in England, or the production in connection with our Wholesale Societies, or even the other forms of Co-operative Production in this country. The returns now made to our Central Board far exceed anything in France. Corn milling does not appear to have been taken up, and bootmaking at Leicester altogether outstrips anything done or attempted in France.

In 1896 there were 92 Productive Societies made returns. Their members numbered 5,026, and their sales were £576,554, or £114. 14s. 3d. per member for that year. These Societies employed about 3,830 persons, of whom 1,889 were members and 1,941 non-members. Of the 92 making returns, four had been established in 1887; 73 were established within ten years, and more than half within three years of their returns.

The year previous, viz., 1895, there were 165 Societies made returns. They had 9,029 members, and a paid-up share capital of £468,620, or an average of £51. 18s. each. With loan added, their total capital was £524,416. Their sales were £1,195,814, or each £132. 8s. 10d. During the year their capital, labour, and customs realised for them about £96,409, or rather more than £10 per member, and £81,146 were divided amongst them in various forms. The number of workpeople employed clearly shows that as many, if not more, non-members were employed than members, and no mention is made of any extra payment being made to them except £7,812, or about £1 each per annum. Although 92 Societies made returns, yet 59 did not.

These statistics are compiled from the report of an inquiry, mainly relating to the year 1895, made by the French Labour Department (Les Associations Ouvrieres de Production, Office du Travail). The same authority states the total number of Associations for production in existence on January 1st, 1896, to have been 161, including 17 Associations of Cab-drivers; and on January 1st, 1897, 184, including a similar number of Cab-drivers' Associations; while figures published by the same authority in the "Bulletin de l'Office du Travail" show the number of such Associations on January 1st, 1898, to have been 214 (again including 17 Associations of Cab-drivers), and on July 1st, 1899, there were reported to be 246. The statistics relating to industrial production do not include agricultural enterprises. There are estimated to be about 3,000 Agricultural Associations, which are organised into 24 District Unions, and again into a National Union. Their function is to purchase artificial manures and foods and agricultural instruments for the farmers, as well as to sell the productions of the latter.

Of Credit Banks there are about 640; but, in addition, the Agricultural Associations have, in some instances, a kind of branch department to enable their members to obtain loans on specially easy terms from the Bank of France.

BELGIUM.

The great feature of Belgian Co-operation is its Socialistic character. The "House of the People" Co-operative Association of Brussels has 17,000 members. Its premises are of a most extensive character, and, to British eyes, its café or restaurant is very remarkable. One hundred and twenty-three Distributive Societies are enrolled in a Wholesale Socialistic Federation. This was commenced in August, 1899, and appears likely to command success. This country had but 79 Distributive Societies which made returns. They had 58,176 members, besides 10,148 adherents. Their annual sales were £713,015, and were equal to £10. 8s. 6d. each purchaser. Twenty-six of them, or 33 per cent., sold wines and spirits, 15 sold bread, and 15 coal and other fuel, or 20 per cent., whilst 18, or 23 per cent., baked their own bread. Two of these Societies carried on corn milling; 66 sold at current prices, whilst 13 sold at cost, except one which sold flour at current price, plus expenses.

Productive Societies numbered only 19, and their annual sales were £30,365; five of these manufactured beer, and three were bakers, so that with these sales included they amounted to £119 per workman—members and non-members—or about £10 per member (3,182) when taken alone. These Productive Societies

were also very young, as only one Society was founded in or previous to 1888, one in 1891, two in 1893, four in 1894, three in 1895, and eight in 1896.

Besides Productive and Distributive Societies, Belgium had 31 Agricultural Societies. Five of this number did not supply their annual sales, though they were old enough to do so. Of the 26 which did so, their annual sales were £564,591, or £60. 17s. per member. One of these Societies, however, did a business of £300,000 a year, so that the 25 other Societies did £264,591, or £40 per member of 5,777 members. This average is above ours made to the Central Board. Of the 31 Societies registered there were 25 founded after 1891, so that this kind of Co-operative Society was very young.

Belgium had 22 People's Banks in 1899, all federated. They had a combined capital of £132,630 in shares; of loan, £602,557; and of reserve, £44,874, or a total of £780,061. At the year's end the total advances were £3,234,576. We are not told what the year's business was, but in 1897 they did a business of £12,366,837. Taking this turnover, capital was replaced sixteen times during the year They had 14,379 members.

	Distributive, 1896.	Productive, 1896.	Agriculture, 1896.	Federation of Banks, 1899.	
Societies	79	19	26		22
Members	58,176	3,182	9,277		14,379
Adherents	10,148	..	..	..	
				£	£
Sales or Business	£713,015	£30,365	£564,591		* £12,366,837
Employés—Members	..	109	..	..	
,, Non-members	..	145	..	..	
Total Employés	..	..	579	..	
Advances at year end	..	..	..		3,234,576
Shares	..	..	..	132,630	
Loans	..	..	..	602,557	
Reserve	..	..	..	44,874	
					780,061

* For 1897.

M. Alfred Micha, in a report to the Paris International Congress, says: "In 1898, 268, and in 1899, 190 new Co-operative Societies were founded; so, taking into account those which have gone out of existence, we can estimate at a total of more than 1,000 the number of Co-operative Associations of all kinds which are in active existence to-day."

Among these thousand Societies are 237 Creameries, which in 1898 sold their products—milk, butter, cheese, &c.—to the value of just over half-a-million sterling.

HOLLAND.

In 1896 there were 26 Societies for Distribution. They had 20,943 members, and sales of 415,643, or equal to £20 per member. Of these Societies eight sold wines, spirits, or beer, three bread, two baked their own bread—though baking was included amongst distributors with this lot—and three coal or other fuel. One Society did a trade in 1896 of £112,335, but had 5,371 members. Small as their number is, one half were founded before 1883, and one half since. The purchases of these Societies from the Dutch Co-operative Wholesale Society and the Commercial Chamber of the Federation respectively were in 1895 £53,951.

In 1896 the Netherlands had also 35 Societies of a productive character. Most of these were dairies, bakeries, or agricultural. They had 20,879 members, and £198,913 of annual sales, besides 10,014,135 gallons of milk, or nearly £10 per member. Seven of these were bakeries, seventeen dairies, and the remainder agricultural.

In nine Banks or Credit Societies there were 2,428 members. They had Savings Bank deposits of £116,122, and lent about £59,322 during the year. Two Societies had nearly advanced the whole of the sum, viz., £49,500, having 996 members.

The following is a summary of Co-operation in Holland, as presented to the Paris Conference :—

DISTRIBUTIVE SOCIETIES.

Groceries and Provisions	72
Butcheries	3
Bakeries	34
Fuel	14
Sundry	10
Total	133

PRODUCTIVE SOCIETIES.

Agricultural for purchasing Foods, &c.	166
„ „ selling Products	16
Creameries	416
Clothing	2
Printing	4
Sundry	19
Building	81
Credit and Saving Banks	87
Total	924

THE POSITION OF CO-OPERATION IN OTHER LANDS.

DENMARK.

The first Distributive Society was founded in 1866. There are now 837 Societies with 130,331 members, and the trade of 520 of these is somewhere near half a million sterling annually. There are also 133 Societies registered in a different form, because they deal with the public as well as with members.

There are 1,052 Creameries with 162,000 members. The butter produced by them is valued at about £7,000,000, nearly all of which is shipped to Great Britain.

The first Co-operative Bacon Factory was erected in 1887. There are now 25 of them, and they produce annually over £3,000,000 worth of bacon.

Both in the Creameries and the Bacon Factories the members are exclusively farmers, who supply milk and pigs as raw materials, and share profits in proportion to the value of their supplies.

There is a Co-operative Egg Export Agency, comprising 400 branches, with 22,000 members. Also an Agricultural Wholesale Society, with 32 branches and 6,000 members, for the supply to the farmers of artificial manures, seeds, &c.

There is no agricultural country so well organised on Co-operative lines as is Denmark, and this is the principal cause of its pre-eminence as a butter and bacon producing country.

NORWAY.

Norway had, in 1896, 16 Societies. Fifteen of the 16 Societies had 3,410 members, and 16 did an annual trade of £62,459, or equal to £18 per member. There were no large ones. The year 1894 saw three founded, and 1896 five. Seven other years saw one each founded.

RUSSIA.

There were in 1898 307 Distributive Societies in various parts of Russia. Two of these are thirty-two years old, and 72 more are over ten years old. The remainder are only from one to nine years old.

Ninety-nine Societies who had sent in returns to the St. Petersburg Bureau had sold in the year goods to the value of about £1,350,000. Twenty-four of these Societies have bakeries, tailoring departments, butcheries, glove factories, and spirit distilleries. It is said that in Russia the retail price of fresh meat is often from 100 per cent. to 150 per cent. above the wholesale price.

In Finland it is stated that most of the butter produced there is made by Co-operative Associations of Farmers, but, as the law does not provide for registration, these Associations are of an informal character.

AUSTRIA.

In 1896 there were 141 Distributive Stores, and they had a total of 81,325 members. They were doing an annual trade of £992,418, or an average of £12. 3s. per member. The largest of these Societies had 23,714 members, and the sales for 1895 were £246,283. All the others were far below that sum. More than one half of the Distributive Societies making returns had been registered in the seven years ending with 1895, and the other half in the 25 years preceding, so that Austrian distribution is but young.

Co-operative Production has made even slower progress. In 1895 17 Societies made returns. Two of these were formed in 1870, and two in 1872, while four were registered in 1894. The nine others were registered in nine separate years. The largest of these Societies was doing less than £11,000 per annum of business, and had but 40 members. No Society had more than 94 members. In 1896 14 Societies made returns. They had 399 members, and did an annnal business of £42,502, or about £107 each.

Credit Banks numbered 122, and had 53,586 members. Their annual advances were £6,865,132, or £128 per member. None of these Societies reported the amount of their capital, expenses, or profit.

CREDIT BANKS AND PRODUCTIVE AND DISTRIBUTIVE SOCIETIES.

	TOTALS FOR 1896.		
	Credit Banks, &c.	Productive Societies.	Distributive Societies.
Number of Societies	122	14	141
Members	53,586	399	81,325
Credit Advances, Production, and Sales	£ 6,865,132	£ 42,502	£ 992,418

HUNGARY.

Credit Banks seem to be the only form of Co-operation in Hungary. There are 347 enrolled in a Central Union, and having 148,476 members. Their paid-up capital is £155,888, and their advances at the year's end amount to £813,790. This capital is about £1. 1s. per member, and the advances owing are about £5. 9s., so that the Union advances largely and perhaps frequently.

They must have some other source from which advances are made, or they could not have so large a sum owing. Probably these Banks borrow from ordinary Banks.

Of the 1,253 Banks, or Credit Associations, existing in Hungary, 1,158 made returns. The number of their members and their yearly advances are, however, not stated. The sum of their share and loan capital, viz., £8,301,334, is nearly all outstanding at the year's end, and their profit realised for the year, viz., £346,250, was about equal to 4 per cent. on the capital. This rate is considerably more than in Germany.

HUNGARIAN (1ST) BANKS OR CREDIT ASSOCIATIONS, 1897.
„ (2ND) CENTRAL UNION „ 1896.

	Totals, 1897.		Central Union, 1896.
Societies existing		1,253	
„ making returns		1,158	347
	£	£	
Shares	4,281,417		
Loans	4,019,917		
Reserve	311,333		
		8,612,627	
Outstanding Advances		8,150,833	£813,780
Profit		346,250	
Members	..		148,476
Paid up Capital	..		£155,888

SWITZERLAND.

There are said to be 3,400 Co-operative Societies of all kinds in Switzerland. About 500 of these are for the supply of agricultural requisites. Then there are about 1,400 Co-operative Cow Associations and Cheese Factories, and 360 Societies for the raising of cattle. A number of these Agricultural Societies are enrolled in a Co-operative Union.

There are about 200 Credit Banks, about 300 Distributive Societies, Bakeries, &c., and about 160 Societies for the supply of water. Among the Sundry Societies are several for the supply of electricity.

There are several Unions of Distributive Societies. The most important contains 110 Societies with 81,900 members. This Union is also a Wholesale Society, and in 1899 sold goods to the value of about £1,300,000.

ITALY.

DISTRIBUTIVE, PRODUCTIVE AND MISCELLANEOUS, PRODUCTIVE AND LABOURERS, BANKS AND CREDIT SOCIETIES.

	EACH CLASS FOR 1896.			
	Distributive.	Productive and Miscellaneous.	Productive and Labourers.	Banks and Credit Societies.
Societies	66	47	24	762
Business or Sales	£934,188	£207,519	£141,335	£72,599,333
Members	432	12,683	9,581	238,115
Adherents	274	..	..	..
Employés—Members	..	2,472	4,569	..
„ Non-members	..	740	296	..

Two-thirds of the Distributive Societies of Italy sell the majority of articles at cost price with the estimated expenses of distribution added, and one-third sell as our Societies do. It is well, however, to note that nearly all the larger Societies adopt the latter method.

Of 66 Societies which made returns for 1896 there were 65,432 members and 274 adherents, or a total of 65,706. These Societies did an annual trade of £934,188, or at the rate of £14. 4s. per member per annum. Bakeries are included in the Productives.

Of the 66 Societies making returns, 35 are sellers of bread, or 53 per cent. This number and percentage are also engaged in selling wine, spirits, or beer, while 13, or 20 per cent., are sellers of coal or other fuel. There is one corn mill.

Most Societies have been founded within ten years of their return, and are, therefore, very young. In 1874 four Societies were established, and in 1884 and 1895 two for each year were founded. In each year of 1883, 1888, and 1889 three others were founded, and in 1886, 1887, 1890, 1893, and 1894 four others were established. Then in 1891 five Societies were founded, and in 1892 there were six.

Of the 93 Productive Societies and others which furnished the number of their members, viz., 12,683, only 47 supplied their annual sales, viz., £207,519.

Forty-six of the 47 Societies have only 6,786 members. Thirteen other Societies reported £49,943 of trade. Thirty-four others, doing £109,576 per annum, say they employ 1,977 member and 693 non-members, or a total of 2,670. It is said of some of these employés that they "work in turns."

Under the headings of production carried on is included the following, viz.: "Cleansing Roads," "Bill Discounting," "Porterage," "Collecting Taxes," "Loading and Unloading Carts and Coals," "Sale and Purchase of Goods," "General Business Agency," "Sale of Newspapers," "Attending Public Balls," "Chimney Sweep," and "Financial Assistance to Co-operative Society."

There are reported to be 24 Productive Societies of Labourers, with 9,581 members, and doing an annual trade of £141,535. They employed 4,569 members and 296 non-members, or a total of 4,865. Neither wages paid, capital employed, nor profits realised are given. Eighteen of them have been founded since 1889. The work in which they are mostly employed is that of road-making, dredging, and building.

Besides 425 Catholic Rural Banks, doing an annual business of £187,761, there are 762 other Banks in Italy. The latter have 238,115 members, and do an annual trade of £72,599,333, or £305 each. Some of these Banks are very large indeed; six, for instance, in Novara, when combined do over £31,000,000 per annum, and have 4,019 members only. In another district (Caserta) there are 43 Societies with 6,956 members, doing an annual trade only of £254,161, or only £36 per member per annum.

While there are 68 districts of Italy in which there are 762 Societies doing over £72,000,000 per annum, only £1,000,000 is done by one-third of this number, or by 263 Societies and 23 districts. Putting it in another form, one-seventh of the Societies do five-sixths of the entire business.

UNITED STATES OF AMERICA.

CHEESE AND BUTTER FACTORIES.

It appears there were 4,712 butter, cheese, and condensed milk factories in the United States, according to their last return.

They manufactured 80,930 tons of butter, 106,269 of cheese, and 16,932 of condensed milk, or a total of 204,127 tons in all.

The value of these products was £13,059,592, and the cost of material about £10,700,953.

They employed 14,921 persons, paid them in wages £1,123,063, and used about £3,463,367 of capital.

It is doubtful how far these factories would be considered Co-operative by the British Co-operator. Most of them are owned by a few people, but the price received for butter and milk depends on the price received by the factory for the butter and cheese produced. At any rate, it may be considered to be a modified, if not complete, form of Co-operation.

There are very few Distributive or Productive Societies in America, and there are no recent statistics available; but the United States Labour Department has supplied me with the latest, which are for 1896. According to these, there were about 69 Co-operative Distributive Societies in the whole of the States; 49 of these had a total membership of 16,807. The Arlington Society, with 2,850 members, was the largest. The trade of 41 Societies amounted to about £500,000 per annum.

Of Productive Societies, there are said to be three or four small cooperages, a few very small coal-mines, and a few furniture factories.

CANADA.

The Government has a system of co-operating with farmers to produce cheese. The farmers erect and equip the factory and undertake to supply the milk, while the Government Dairy Department undertake to make a first-class quality of cheese at a cost of 1¼d. per pound, to cover wages, fuel, boxes, and all other expenses, including the marketing of the cheese.

Nearly all the Canadian cheese is produced in Co-operative dairies of a similar type, except that one or more individuals do the work instead of the Government. The same system applies to the production of butter.

There are in Canada 747 of these factories for the production of cheese or butter, or for butter and cheese. The amount exported to Great Britain is about £5,000,000 per annum.

There is little, if any, Distributive Co-operation in the Colony.

WEST INDIES.

With a view of doing something to improve the state of these Colonies a West Indian Co-operative Union was started in 1898. It has established one Co-operative Store, one Credit Bank, and two Societies which supply the Store with garden produce and receive other goods in exchange for the use of the producers.

If the West Indian Union would start Co-operative Sugar Factories, and enrol the small cultivators as members, the sugar industry could be easily resuscitated.

AUSTRALASIA.

The population of Australia or any of its colonies is yet too small to make Co-operative Distribution possible on a large scale. With a distributive expense of 3s. 2d. in the pound on £80,000 a year in sales it is possible to pay 1s. 7d. in the pound to purchasers

in Adelaide. To do this, however, their paid-up share capital is £36,186, and loan capital £15,082. Ten years ago it cost the Melbourne Mutual just 3s. 1d. per pound for distributive expenses with double the amount of sales. If we include interest on capital then the distributive expenses averaged 3s. 9d. per pound on the sales, and allowed a dividend to purchasers of 3d. in the pound. Its paid-up share capital and reserve fund was then £135,000.

Lastly, take Sydney for its fifty-third half year; we find it cost just over 3s. per pound on sales for its distributive expenses. Its annual sales were then about £111,000, and its paid-up share capital only £7,000, but its reserve and dividend unpaid were £13,000, so that its working capital was then about £20,000. With this capital and these expenses it was, however, able to pay 2s. in the pound to purchasers.

We have taken the balance sheets of the largest Societies in the largest towns, viz., Adelaide, the capital of South Australia; Melbourne, the capital of Victoria; and Sydney, the capital of New South Wales. There are no other towns or Societies approaching these in size in Australia, nor any which contain a population which could supply a large trade. New South Wales had twenty other Societies at the commencement of 1900. Twelve of these were established since 1890, and eight previously. Eleven of these twelve Societies had a combined share capital paid up of £5,715, according to their last return. Six of these made a profit of £698 only, and four a combined loss of £1,487, so that, for the year, ten of these twelve Societies made a net loss of £789.

A Federation of Retail Stores was commenced on April 28th, 1889, with 15 Societies, and has now (1899) 42 Societies representing 11,951 members. Its object was similar to the Wholesale Societies of the United Kingdom—that is, uniting the Retail Societies in order to dispense with the middleman and purchase direct from the producers. The General Manager of the Federation purchases direct from the dairies and the Co-operative manufactories.

In Victoria, producers have established 230 butter and cheese factories and a large number of creameries, or what we should term "auxiliaries."

In 1890 it shipped only 347 tons of butter to England, valued at £51,000; last year it shipped 17,100 tons, valued at £1,604,600, or fifty times the quantity. In some districts producers have united with other producers and formed federations, after the style and on the basis of our Wholesale Societies.

South Australia, though a small colony, sent over 300 tons of butter to England last year. New South Wales shipped no less than 3,192 tons of butter to England, and New Zealand 6,075 tons.

Some 2,600 of the South Australian farmers have associated together into a Co-operative Union, and ship their wheat in cargoes to the British Wholesale Societies; while the latter ship salt, manures, &c., in return to Australia. The Union holds auction sales regularly in Adelaide, and also ships wool, skins, and tallow very extensively on behalf of its members. It has 56 agents or depôts spread over the colony. It possesses numerous large receiving warehouses, and has been twelve years in existence. The capital is £12,000. The turnover for 1899 was £171,682, and the profit for the year was £1,846.

New South Wales has a Co-operative Wool and Produce Company in Sydney. It is three years old. For the year 1898–9 its sales of wool on behalf of its members amounted to £358,000. The profit was £5,394.

In New Zealand there are 234 Co-operative Creameries taking the milk of over 70,000 cows, and producing butter and cheese to the value of £440,000 per annum.

There are about six Co-operative Farmers' Associations in New Zealand for supplying farmers with their requirements and disposing of their produce. The largest, which is fifteen years old, is the New Zealand Farmers' Association, of Canterbury, Christchurch. There are about 2,900 members, with a capital of £160,000. They have a depôt in London for the receipt and shipping of produce.

There are a few Distributive Societies in New Zealand, several of which have business relations with the Wholesale Society.

The New Zealand Government employs labour in some form of Co-operative Association for the construction of public works, such as roads and railways. In 1896 there were thus employed about 2,250 persons.

CO-OPERATIVE SOCIETIES IN THE UNITED KINGDOM.

STATISTICS SHOWING THE POSITION AND PROGRESS OF THE CO-OPERATIVE MOVEMENT FROM 1862 TO 1898.

THESE tables have been brought up to date on the basis of the Annual Returns by Societies to the Registrar of Friendly Societies, and corrected by the more recent returns to the Co-operative Union.

The tables refer to the United Kingdom, England and Wales, Scotland, and Ireland, and give the comparison between the figures of 1898 and those of ten years ago. We have also inserted below the figures relating to profits devoted to Education.

CO-OPERATION IN THE UNITED KINGDOM DURING 1888 AND 1898.

	1888.	1898.	INCREASE PER CENT.
Societies (making returns) ..No.	1,592	2,130	33
Members.....No.	1,011,258	1,703,098	68
Capital (share and loan) .....£	13,399,106	30,585,336	128
Sales .....£	37,793,903	68,523,969	81
Profits.....£	3,454,974	6,939,276	100
Profits devoted to Education..£	24,245	52,129	115

CO-OPERATION IN ENGLAND AND WALES DURING 1888 AND 1898.

	1888.	1898.	INCREASE PER CENT.
Societies (making returns) ..No.	1,244	1,606	29
Members.....No.	850,020	1,399,819	64
Capital (share and loan) .....£	11,537,742	24,649,833	113
Sales .....£	30,350,048	53,256,725	75
Profits.....£	2,766,131	5,333,221	92
Profits devoted to Education..£	22,391	44,495	98

CO-OPERATION IN SCOTLAND DURING 1888 AND 1898.

	1888.	1898.	INCREASE PER CENT.
Societies (making returns) ..No.	335	349	4
Members.....No.	159,753	282,467	76
Capital (share and loan) .....£	1,849,447	5,806,092	213
Sales .....£	7,392,381	14,612,369	97
Profits.....£	685,446	1,598,483	133
Profits devoted to Education..£	1,847	7,623	312

CO-OPERATION IN IRELAND DURING 1888 AND 1898.

	1888.	1898.
Societies (making returns) .....No.	13	175
Members.....No.	1,485	20,812
Capital (share and loan) .....£	11,917	129,411
Sales .....£	51,474	654,875
Profits.....£	3,397	7,572
Profits devoted to Education.....£	7	11

CO-OPERATIVE SOCIETIES,

TABLE (1).—General Summary *of* Returns

(Compiled from Official

Year.	No. of Societies			Number of Members.	Capital at End of Year.		Sales.	Net Profit.
	Registered in the Year.	Not Making Returns.	Making Returns.		Share.	Loan.		
					£	£	£	£
1862	*a*454	*f*68	332	90,341	428,376	54,499	2,333,523	165,562
1863	51	73	381	111,163	579,902	76,738	2,673,778	216,005
1864	146	110	394	*b*129,429	684,182	89,122	2,836,606	224,460
1865	101	182	403	*b*124,659	819,367	107,263	3,373,847	279,226
1866	163	240	441	*b*144,072	1,046,310	118,023	4,462,676	372,307
1867	137	192	577	171,897	1,475,199	136,734	6,001,153	398,578
1868	190	93	673	211,781	1,711,643	177,706	7,122,360	424,420
1869	65	133	754	229,861	1,816,672	179,054	7,353,363	438,101
1870	67	153	748	248,108	2,035,626	197,029	8,201,685	553,435
1871	56	235	746	262,188	2,305,951	215,453	9,463,771	666,399
1872	141	113	935	330,550	2,969,573	371,541	13,012,120	936,715
1873	226	138	983	387,765	3,581,405	496,830	15,639,714	1,110,658
1874	130	232	1,031	412,733	3,905,093	587,342	16,374,053	1,228,038
1875	117	285	1,170	480,076	4,403,547	849,990	18,499,901	1,429,090
1876	82	177	1,167	508,067	5,141,390	919,772	19,921,054	1,743,980
1877	67	246	1,148	529,081	5,445,449	1,073,275	21,390,447	1,924,551
1878	52	121	1,185	560,993	5,647,443	1,145,717	21,402,219	1,837,660
1879	52	146	1,151	572,621	5,755,522	1,496,343	20,382,772	1,857,790
1880	69	100	1,183	604,063	6,232,093	1,341,290	23,248,314	*c*1,868,599
1881	66	..	1,240	643,617	6,940,173	1,483,583	24,945,063	1,981,109
1882	67	115	1,288	687,158	7,591,241	1,622,431	27,541,212	2,155,398
1883	55	170	1,291	729,957	7,921,356	1,577,086	29,336,028	2,434,996
1884	78	63	1,400	797,950	8,646,188	1,830,836	30,424,101	2,723,794
1885	84	50	1,441	850,659	9,211,259	1,945,834	31,305,910	2,988,690
1886	83	65	1,486	894,488	9,747,452	2,160,090	32,730,745	3,070,111
1887	87	145	1,516	967,828	10,344,216	2,253,576	34,483,771	3,190,309
1888	100	140	1,592	1,011,258	10,946,219	2,452,887	37,793,903	3,454,974
1889	193	123	1,621	1,071,089	11,687,912	2,923,711	40,674,673	3,734,546
1890	122	159	1,647	1,140,573	12,783,629	3,169,155	43,731,669	4,275,617
1891	117	122	1,684	1,207,511	13,847,705	3,393,394	49,024,171	4,718,532
1892	127	24	1,791	1,284,843	14,647,707	3,773,616	51,060,854	4,743,352
1893	106	59	1,825	1,340,318	15,318,665	3,874,954	51,803,836	4,610,657
1894	113	61	1,930	1,373,004	15,756,064	4,064,681	52,110,800	4,928,838
1895	123	113	1,966	1,430,340	16,749,826	4,581,573	55,100,249	5,389,071
1896	128	134	2,010	1,534,824	18,236,040	4,786,331	59,951,635	5,990,023
1897	126	165	2,065	1,627,135	19,510,007	*h*9,137,077	64,956,049	6,535,861
1898	182	227	2,130	1,703,098	20,671,110	*h*9,914,226	68,523,969	6,939,276
						Totals ..	1,009,191,994	91,540,728

a The Total Number Registered to the end of 1862. *b* Reduced by 18,278 for 1864, 23,927 for 1865, and were included in the returns from the Retail Societies. *c* Estimated on the basis of the returns made to sum to be Investments other than in Trade. *f* Estimated. *g* Investments and other Assets. *h* Loans

UNITED KINGDOM.

for each Year, from 1862 to 1898 inclusive.

Sources, and Corrected.)

Trade Expenses.	Trade Stock.	Capital Invested in: Industrial and Provident Societies, and other than Trade.	Capital Invested in: Joint-stock Companies.	Profit Devoted to Education.	Amount of Reserve Fund.	Year.
£	£	£	£	£	£	
127,749	....	....	....	....	....	1862
167,620	....	....	....	....	....	1863
163,147	....	....	....	....	....	1864
181,766	....	....	....	....	....	1865
219,746	....	....	....	....	....	1866
255,923	583,539	*d*494,429	....	3,203	32,629	1867
294,451	671,165	137,397	166,398	3,636	33,109	1868
280,116	784,847	117,586	178,367	3,814	38,630	1869
311,910	912,102	126,736	204,876	4,275	52,990	1870
346,415	1,029,446	145,004	262,594	5,097	66,631	1871
479,130	1,383,063	318,477	382,846	6,696	93,601	1872
556,540	1,627,402	370,402	449,039	7,107	102,722	1873
594,455	1,781,053	418,301	522,081	7,949	116,829	1874
686,178	2,095,675	667,825	553,454	10,879	241,930	1875
1,279,856	2,664,042	....	....	....	....	1876
1,381,961	2,648,282	....	....	....	....	1877
1,494,607	2,609,729	....	....	....	....	1878
1,537,138	2,857,214	....	....	....	....	1879
1,429,160	2,880,076	*e*3,447,347	....	13,910	....	1880
....	3,053,333	....	....	13,825	....	1881
1,690,107	3,452,942	*e*4,281,264	....	14,778	..	1882
1,826,804	3,709,555	*e*4,497,718	....	16,788	....	1883
1,936,485	3,575,836	*e*4,550,890	....	19,154	....	1884
2,082,539	3,729,492	*e*5,433,120	....	20,712	....	1885
1,800,347	4,072,765	*e*3,858,940	....	19,878	....	1886
1,960,374	4,360,836	*e*4,491,483	....	21,380	....	1887
2,045,391	4,556,593	*e*5,233,859	....	24,245	....	1888
2,182,775	4,795,132	*e*5,833,278	....	25,455	....	1889
2,361,319	5,141,750	*e*6,958,787	....	27,587	....	1890
2,621,091	5,838,370	*e*6,394,867	....	30,087	....	1891
2,902,994	6,175,287	*e*6,952,906	....	32,753	....	1892
3,181,818	6,314,715	*e*7,089,689	....	32,677	....	1893
3,267,288	5,905,442	*e*7,174,736	....	36,553	....	1894
3,478,036	6,333,102	*e*7,880,602	....	41,491	....	1895
3,786,063	6,844,018	*g*13,929,329	....	46,895	....	1896
*j*3,074,420	7,602,211	*g*14,278,094	....	50,302	....	1897
*j*3,218,102	7,506,686	*g*15,753,086	....	52,129	....	1898

30,921 for 1866, being the number of "Individual Members" returned by the Wholesale Society, and which the Central Co-operative Board for 1881. *d* Includes Joint-stock Companies. *e* The return states this and other Creditors. *j* Exclusive of Share Interest.

CO-OPERATIVE SOCIETIES,

TABLE (2).—GENERAL SUMMARY *of* RETURNS

(Compiled from Official

YEAR.	No. of Societies			Number of Members.	Capital at End of Year.		Sales.	Net Profit.
	Registered in the Year.	Not Making Returns.	Making Returns.		Share.	Loan.		
					£	£	£	£
1862	*a*454	*f*68	332	90,341	428,376	54,499	2,333,523	165,562
1863	51	73	381	111,163	579,902	76,738	2,673,778	216,005
1864	146	110	394	*b*129,429	684,182	89,122	2,836,606	224,460
1865	101	182	403	*b*124,659	819,367	107,263	3,373,847	279,226
1866	163	240	441	*b*144,072	1,046,310	118,023	4,462,676	372,307
1867	137	192	577	171,897	1,475,199	136,734	6,001,153	398,578
1868	190	93	673	211,781	1,711,643	177,706	7,122,360	424,420
1869	65	133	754	229,861	1,816,672	179,054	7,353,363	438,101
1870	67	153	748	248,108	2,035,626	197,029	8,201,685	553,435
1871	56	235	746	262,188	2,305,951	215,453	9,463,771	666,399
1872	138	104	927	339,986	2,968,758	371,531	12,992,345	935,551
1873	225	135	978	387,301	3,579,962	496,740	15,623,553	1,109,795
1874	128	227	1,026	412,252	3,903,608	586,972	16,358,278	1,227,226
1875	116	283	1,163	479,284	4,793,909	844,620	18,484,382	1,427,365
1876	82	170	1,165	507,857	5,140,219	919,762	19,909,699	1,742,501
1877	66	240	1,144	528,576	5,437,959	1,073,265	21,374,013	1,922,361
1878	52	119	1,181	560,703	5,645,883	1,145,707	21,385,646	1,836,371
1879	51	146	1,145	573,084	5,747,907	1,496,143	20,365,602	1,856,308
1880	67	100	1,177	603,541	6,224,271	1,341,190	23,231,677	*c*1,866,839
1881	62	..	1,230	642,783	6,937,284	1,483,583	24,926,005	1,979,576
1882	66	113	1,276	685,981	7,581,739	1,622,253	27,509,055	2,153,699
1883	55	165	1,282	728,905	7,912,216	1,576,845	29,303,441	2,432,621
1884	76	57	1,391	896,845	8,636,960	1,830,624	30,392,112	2,722,103
1885	84	47	1,431	849,616	9,202,138	1,945,508	31,273,156	2,986,155
1886	82	62	1,474	893,153	9,738,278	2,159,746	32,684,244	3,067,436
1887	84	140	1,504	966,403	10,333,069	2,252,672	34,437,879	3,187,902
1888	100	130	1,579	1,009,773	10,935,031	2,452,158	37,742,429	3,451,577
1889	89	118	1,608	1,069,396	11,677,286	2,923,506	40,618,060	3,731,966
1890	110	151	1,631	1,138,780	12,776,733	3,168,788	43,667,363	4,273,010
1891	95	108	1,656	1,205,244	13,832,158	3,390,076	48,921,697	4,714,298
1892	118	14	1,753	1,282,103	14,627,570	3,766,737	50,902,681	4,739,771
1893	98	42	1,784	1,336,731	15,297,470	3,867,305	51,577,727	4,606,811
1894	101	43	1,880	1,368,944	15,732,061	4,054,172	51,846,349	4,923,027
1895	78	70	1,895	1,423,632	16,726,623	4,570,116	54,758,400	5,382,862
1896	92	87	1,908	1,525,283	18,197,828	4,766,244	59,461,852	5,983,655
1897	73	99	1,930	1,613,038	19,466,155	*h*9,081,368	64,362,943	6,529,136
1898	73	98	1,955	1,682,286	20,618,822	*h*9,837,103	67,869,094	6,931,704
						Totals ..	1,005,802,444	91,460,119

a The Total Number Registered to the end of 1862. *b* Reduced by 18,278 for 1864, 23,927 for 1865, and were included in the returns from the Retail Societies. *c* Estimated on the basis of the returns made to sum to be Investments other than in Trade. *f* Estimated. *g* Investments and other Assets. *h* Loans

GREAT BRITAIN.

for each Year, from 1862 to 1898 inclusive.

Sources, and Corrected.)

Trade Expenses.	Trade Stock.	Capital Invested in: Industrial and Provident Societies, and other than Trade.	Capital Invested in: Joint-stock Companies.	Profit Devoted to Education.	Amount of Reserve Fund.	Year.
£	£	£	£	£	£	
127,749	....	....	....	....	....	1862
167,620	....	....	....	....	....	1863
163,147	....	....	....	....	....	1864
181,766	....	....	....	....	....	1865
219,746	....	....	....	....	....	1866
255,923	583,539	*d*494,429	....	3,203	32,629	1867
294,451	671,165	137,397	166,398	3,636	33,109	1868
280,116	784,847	117,586	178,367	3,814	38,630	1869
311,910	912,102	126,736	204,876	4,275	52,990	1870
346,415	1,029,446	145,004	262,594	5,097	66,631	1871
477,846	1,383,063	318,477	382,846	6,696	93,601	1872
555,766	1,627,402	370,402	449,039	7,107	102,722	1873
593,548	1,781,053	418,301	522,081	7,949	116,829	1874
685,118	2,094,325	667,825	553,454	10,879	241,930	1875
1,279,392	2,664,042	....	....	....	....	1876
1,381,285	2,647,309	....	....	....	....	1877
1,493,842	2,609,729	....	....	....	....	1878
1,536,282	2,857,214	....	....	....	....	1879
1,428,303	2,878,832	*e*3,429,935	17,407	13,910	....	1880
....	3,051,665	....	....	13,822	....	1881
1,689,823	3,450,481	*e*4,281,243	....	14,778	....	1882
1,818,880	3,706,978	*e*4,490,477	....	16,788	....	1883
1,933,297	3,572,226	*e*4,543,388	....	19,154	....	1884
2,080,427	3,726,756	*e*5,425,319	....	20,712	....	1885
1,797,696	4,068,831	*e*3,858,451	....	19,878	....	1886
1,957,873	4,354,857	*e*4,490,674	....	21,380	....	1887
2,041,566	4,550,743	*e*5,233,349	....	24,238	....	1888
2,178,961	4,789,170	*e*5,832,435	....	25,455	....	1889
2,357,647	5,136,580	*e*6,958,131	....	27,587	....	1890
2,617,200	5,832,573	*e*6,390,827	....	30,087	....	1891
2,897,117	6,168,947	*e*6,946,321	....	32,753	....	1892
3,174,460	6,309,624	*e*7,076,071	....	32,677	....	1893
3,256,156	5,898,804	*e*7,169,710	....	36,553	....	1894
3,465,905	6,323,781	*e*7,876,837	....	41,491	....	1895
3,767,651	6,828,943	*g*13,895,043	....	46,895	....	1896
*j*3,061,934	7,582,623	*g*14,246,571	....	50,299	....	1897
*j*3,201,894	7,490,945	*g*15,699,161	....	52,118	....	1898

30,921 for 1866, being the number of "Individual Members" returned by the Wholesale Society, and which the Central Co-operative Board for 1881. *d* Includes Joint-stock Companies. *e* The return states this and other Creditors. *j* Exclusive of Share Interest.

CO-OPERATIVE SOCIETIES,

TABLE (3).—General Summary *of* Returns

(Compiled from Official

Year.	No. of Societies			Number of Members.	Capital at End of Year.		Sales.	Net Profit.
	Registered in the Year.	Not Making Returns.	Making Returns.		Share.	Loan.		
					£	£	£	£
1862	454	68	332	90,341	428,376	54,499	2,333,523	165,562
1863	51	73	381	111,163	579,902	76,738	2,673,778	216,005
1864	146	110	394	129,429	684,182	89,122	2,836,606	224,460
1865	101	182	403	124,659	819,367	107,263	3,373,847	279,226
1866	163	240	441	144,072	1,046,310	118,023	4,462,676	372,307
1867	137	192	577	171,897	1,475,199	136,734	6,001,153	398,578
1868	190	93	673	211,781	1,711,643	177,706	7,122,360	424,420
1869	65	133	754	229,861	1,816,672	179,054	7,353,363	438,101
1870	67	153	748	248,108	2,035,626	197,029	8,201,685	553,435
1871	56	235	746	262,188	2,305,951	215,453	9,463,771	666,399
1872	113	66	749	301,157	2,786,965	344,509	11,397,225	809,237
1873	186	69	790	340,930	3,344,104	431,808	13,651,127	959,493
1874	113	177	810	357,821	3,653,582	498,052	14,295,762	1,072,139
1875	98	237	926	420,024	4,470,857	742,073	16,206,570	1,250,570
1876	72	113	937	444,547	4,825,642	774,809	17,619,247	1,541,384
1877	58	186	896	461,666	5,092,958	916,955	18,697,788	1,680,370
1878	48	65	963	490,584	5,264,855	965,499	18,719,081	1,583,925
1879	40	106	937	504,117	5,374,179	1,324,970	17,816,037	1,598,156
1880	53	62	953	526,686	5,806,545	1,124,795	20,129,217	1,600,000
1881	50	..	971	552,353	6,431,553	1,205,145	21,276,850	1,657,564
1882	51	82	1,012	593,262	7,058,025	1,293,595	23,607,809	1,814,375
1883	42	158	990	622,871	7,281,448	1,203,764	24,776,980	2,036,826
1884	64	48	1,079	672,780	7,879,686	1,359,007	25,600,250	2,237,210
1885	73	47	1,114	717,019	8,364,367	1,408,941	25,858,065	2,419,615
1886	67	61	1,141	751,117	8,793,068	1,551,989	26,747,174	2,476,651
1887	73	139	1,170	813,537	9,269,422	1,598,420	28,221,988	2,542,884
1888	94	125	1,244	850,020	9,793,852	1,743,890	30,350,048	2,766,131
1889	81	112	1,268	897,841	10,424,169	2,098,100	33,016,341	2,981,543
1890	103	149	1,290	955,393	11,380,210	2,196,364	35,367,102	3,393,991
1891	88	108	1,313	1,008,448	12,253,427	2,260,686	39,617,376	3,781,254
1892	106	12	1,404	1,073,739	12,848,024	2,487,499	40,827,931	3,701,402
1893	92	40	1,432	1,119,210	13,400,837	2,453,723	41,483,346	3,592,856
1894	96	41	1,525	1,139,535	13,668,938	2,520,779	41,731,223	3,841,723
1895	68	69	1,530	1,191,766	14,511,314	2,803,917	44,003,888	4,194,876
1896	88	84	1,554	1,264,763	15,620,803	2,952,740	47,331,384	4,569,782
1897	68	98	1,573	1,336,985	16,654,107	*a*6,569,493	50,693,526	4,989,589
1898	71	96	1,606	1,399,819	17,659,826	*a*6,990,007	53,256,725	5,333,221
						Totals ..	£836,122,822	£74,165,260

a Loans and other Creditors.

ENGLAND AND WALES.

for each Year, from 1862 to 1898 inclusive.

Sources, and Corrected.)

Trade Expenses.	Trade Stock.	Capital Invested in: Industrial and Provident Societies, and other than Trade.	Capital Invested in: Joint-stock Companies.	Profit Devoted to Education.	Amount of Reserve Fund.	Year.
£	£	£	£	£	£	
127,749	....	....	....	....	....	1862
167,620	....	....	....	....	....	1863
163,147	....	....	....	....	....	1864
181,766	....	....	....	....	....	1865
219,746	....	....	....	....	....	1866
255,923	583,539	494,429	....	3,203	32,629	1867
294,451	671,165	137,397	166,398	3,636	33,109	1868
280,116	784,847	117,586	178,367	3,814	38,630	1869
311,910	912,102	126,736	204,876	4,275	52,990	1870
346,415	1,029,446	145,004	262,594	5,097	66,631	1871
419,567	1,219,092	300,712	380,043	6,461	79,292	1872
488,464	1,439,137	337,811	443,724	6,864	83,149	1873
517,445	1,572,264	386,640	510,057	7,486	98,732	1874
598,080	1,852,437	636,400	538,140	10,454	220,011	1875
1,137,053	2,377,380	....	....	....	....	1876
1,222,664	2,310,041	....	....	....	....	1877
1,315,364	2,286,795	....	....	....	....	1878
1,353,832	2,486,704	....	....	....	....	1879
1,285,875	2,512,039	†3,226,370	....	13,262	....	1880
....	2,585,443	....	....	13,314	....	1881
1,499,633	2,969,957	†3,919,455	....	14,070	....	1882
1,606,424	3,160,569	†4,113,995	....	15,903	....	1883
1,684,070	2,932,817	†4,118,751	....	18,062	....	1884
1,825,717	3,044,534	†4,811,819	....	19,374	....	1885
1,525,194	3,323,450	†3,475,319	....	18,440	....	1886
1,670,290	3,512,626	†4,112,807	....	19,707	....	1887
1,743,838	3,687,394	†4,868,141	....	22,391	....	1888
1,849,811	3,856,498	†5,386,444	....	23,388	....	1889
1,996,438	4,121,400	†6,407,701	....	24,919	....	1890
2,207,143	4,691,801	†5,749,811	....	27,196	....	1891
2,420,270	4,947,231	†6,154,426	....	29,105	....	1892
2,645,989	5,032,623	†6,234,093	....	29,151	....	1893
2,687,388	4,763,953	†6,054,847	....	32,503	....	1894
2,881,742	5,108,794	†6,625,724	....	36,433	....	1895
3,097,516	5,535,227	‡11,303,924	....	40,269	....	1896
*b*2,469,953	6,068,803	‡11,670,057	....	42,791	....	1897
*b*2,549,753	6,017,205	‡12,816,168	....	44,495	....	1898

b Exclusive of Share Interest. † Investments other than in Trade. ‡ Investments and other Assets.

CO-OPERATIVE

TABLE (4).—General Summary *of* Returns

(Compiled from Official

Year.	Number of Societies			Capital at End of Year.	
	Registered.	Not Making Returns.	Making Returns.	Number of Members.	Share.	Loan.
					£	£
1872	25	38	178	38,829	181,793	27,022
1873	39	66	188	46,371	235,858	64,932
1874	15	50	216	54,431	250,026	88,920
1875	18	46	237	59,260	323,052	102,547
1876	10	57	228	63,310	314,577	144,953
1877	8	54	248	66,910	345,001	156,310
1878	4	54	218	70,119	381,028	180,208
1879	11	*40	208	68,967	373,728	171,173
1880	14	38	224	76,855	417,726	216,395
1881	12	9	259	90,430	505,731	278,438
1882	15	31	264	92,719	523,714	328,658
1883	13	7	292	106,034	630,768	373,081
1884	12	9	312	124,065	757,274	471,617
1885	11	..	317	132,597	837,771	536,567
1886	15	1	333	142,036	945,210	607,757
1887	11	1	334	152,866	1,063,647	654,252
1888	5	5	335	159,753	1,141,179	708,268
1889	8	6	340	171,555	1,253,117	825,406
1890	7	2	341	183,387	1,396,523	972,424
1891	7	..	343	196,796	1,578,731	1,129,390
1892	12	2	349	208,364	1,779,546	1,279,238
1893	6	2	352	217,521	1,896,633	1,413,582
1894	5	2	355	229,409	2,063,123	1,533,393
1895	10	1	365	231,866	2,215,309	1,766,199
1896	4	3	354	260,520	2,577,025	1,813,504
1897	5	1	357	276,053	2,812,048	*a*2,511,875
1898	2	2	349	282,467	2,958,996	*a*2,847,096
						Totals..£

*Not stated, but estimated at about 40. *a* Loans and other Creditors.

SOCIETIES, SCOTLAND.

for each Year, from 1872 to 1898 inclusive.

Sources, and Corrected.)

Sales.	Net Profit.	Trade Expenses.	Trade Stock.	Capital Invested in		Profit Devoted to Education.	Amount of Reserve Fund.	Year.
				Industrial and Provident Societies, and other than Trade.	Joint-stock Companies.			
£	£	£	£	£	£	£	£	
1,595,120	126,314	58,279	163,971	17,765	2,803	235	14,309	1872
1,972,426	150,302	67,302	188,265	32,591	5,315	243	19,573	1873
2,062,516	155,087	76,103	208,789	31,661	12,024	463	18,097	1874
2,277,812	176,795	87,038	241,888	31,425	15,314	425	21,919	1875
2,290,452	201,117	142,339	286,662	..	..	..	..	1876
2,676,225	241,991	158,621	337,268	..	..	..	..	1877
2,666,565	252,446	178,478	322,934	..	..	..	..	1878
2,549,565	258,152	182,450	370,510	..	..	..	..	1879
3,102,460	266,839	142,428	366,793	203,565	17,407	648	..	1880
3,649,155	322,012	..	466,222	..	..	508	..	1881
3,901,246	339,324	190,190	480,524	†361,788	..	708	..	1882
4,526,461	395,795	212,456	546,409	†376,482	..	885	..	1883
4,791,862	484,893	249,227	639,409	†424,637	..	1,092	..	1884
5,415,091	566,540	254,710	682,222	†613,500	..	1,338	..	1885
5,937,070	590,785	272,502	745,381	†383,132	..	1,438	..	1886
6,215,891	645,018	287,583	842,231	†377,867	..	1,673	..	1887
7,392,381	685,446	297,728	863,349	†365,208	..	1,847	..	1888
7,601,719	750,423	329,150	932,672	†445,991	..	2,067	..	1889
8,300,261	879,019	361,209	1,015,180	†550,430	..	2,668	..	1890
9,304,321	933,044	410,057	1,140,772	†641,016	..	2,891	..	1891
10,074,750	1,038,369	476,847	1,221,716	†791,895	..	3,648	..	1892
10,094,381	1,013,955	528,471	1,277,001	†841,978	..	3,526	..	1893
10,115,126	1,081,304	568,768	1,134,851	†1,114,863	..	4,050	..	1894
10,754,512	1,187,986	584,163	1,214,987	†1,251,063	..	5,058	..	1895
12,130,468	1,413,873	670,135	1,293,716	‡2,591,119	..	6,626	..	1896
13,669,417	1,539,547	*b*591,981	1,513,820	‡2,576,514	..	7,508	..	1897
14,612,369	1,598,483	*b*652,141	1,473,740	‡2,882,993	..	7,623	..	1898
169,679,622	17,294,859							

b Exclusive of Share Interest. † Investments other than in Trade. ‡ Investments and other Assets.

CO-OPERATIVE SOCIETIES, IRELAND.

TABLE (5).—GENERAL SUMMARY *of* RETURNS *for each Year, from 1874 to 1898 inclusive.*

(Compiled from Official Sources, and Corrected.)

YEAR.	NUMBER OF SOCIETIES			Number of Members.	CAPITAL AT END OF YEAR.		Sales.	Net Profit.	Trade Expenses.	Trade Stock.	CAPITAL		Profit Devoted to Education.	Amount of Reserve Fund.
	Registered.	Not Making Returns.	Making Returns.		Share.	Loan.					Invested in Industrial and Prov. Societies.	Invested in Joint-stock Companies.		
					£	£	£	£	£	£	£	£	£	£
1874	2	5	5	481	1,485	370	15,775	812	907	..	..	..	..	..
1875	1	2	7	792	9,638	5,370	15,519	1,725	1,060	1,350	..	..	..	67
1876	..	7	2	210	1,171	10	11,355	1,479	464	..	..	..	..	..
1877	1	6	4	505	7,490	10	16,434	2,190	676	973	..	..	..	..
1878	..	2	4	290	1,560	10	16,573	1,289	765	..	..	..	..	15
1879	1	..	6	537	7,615	200	17,170	1,482	856	..	..	..	45	71
1880	2	..	6	522	7,822	100	16,637	1,760	857	1,244	5	..	..	..
1881	4	..	10	834	2,889	..	19,058	1,533	1,039	1,668	8	..	3	..
1882	1	2	12	1,177	9,502	178	32,157	1,699	2,284	2,461	*21	..	..	..
1883	..	5	9	1,052	9,140	241	32,587	2,375	1,924	2,577	*7,241	..	..	..
1884	2	6	9	1,105	9,228	212	31,989	1,691	3,188	3,610	*7,502	..	..	..
1885	..	3	10	1,043	9,121	326	32,754	2,535	2,112	2,736	*7,801	..	..	..
1886	1	3	12	1,335	9,174	344	46,501	2,675	2,651	3,934	..	..	..	..
1887	3	5	12	1,425	11,147	904	45,892	2,407	2,501	5,979	*809	..	..	..
1888	1	10	13	1,485	11,188	729	51,474	3,397	3,825	5,850	*510	..	7	..
1889	4	5	13	1,693	10,626	205	56,613	2,580	3,814	5,962	*843	..	..	..
1890	12	8	16	1,793	6,896	367	64,306	2,607	3,672	5,170	*656	..	..	..
1891	22	14	28	2,267	15,547	3,318	102,474	4,234	3,891	5,797	*4,040	..	..	..
1892	9	10	38	2,740	20,137	6,879	158,173	3,581	5,877	6,340	*6,585	..	..	..
1893	8	17	41	3,587	21,195	7,649	226,109	3,846	7,358	5,091	*13,618	..	..	..
1894	12	18	50	4,060	24,003	10,509	264,451	5,811	11,132	6,638	*5,026	..	..	..
1895	45	43	71	6,708	23,203	11,457	341,849	6,209	12,131	9,321	*3,765	..	..	..
1896	36	47	102	9,541	38,212	20,087	489,783	6,368	18,412	15,075	†34,286	..	..	..
1897	53	66	135	14,097	43,852	*a*55,709	593,106	6,725	*b*12,486	19,588	†31,523	..	3	..
1898	109	129	175	20,812	52,288	*a*77,123	654,875	7,572	*b*16,208	15,741	†53,925	..	11	..
						Totals.. £	3,353,614	78,582						

a Loans and other Creditors. *b* Exclusive of Share Interest. * Investments other than in Trade. † Investments and other Assets.

SALES OF CIVIL SERVICE SUPPLY STORES.

	Civil Service Supply.	Civil Service Haymarket).	New Civil Service.
	£	£	£
1871	625,305	....	....
1872	712,399	....	....
1873	819,428	....	....
1874	896,094	....	....
1875	925,332	....	....
1876	983,545	....	....
1877	946,780	....	....
1878	1,384,042	....	....
1879	1,474,923	....	....
1880	1,420,619	514,399	....
1881	1,488,507	520,155	139,367
1882	1,603,670	497,650	....
1883	1,682,655	329,805	149,478
1884	1,691,455	481,560	148,975
1885	1,758,648	468,992	150,948
1886	1,743,306	465,096	150,383
1887	1,732,483	469,456	155,000
1888	1,763,814	473,817	158,028
1889	1,775,500	481,120	158,317
1890	1,789,397	481,352	164,160
1891	1,817,779	475,066	178,761
1892	1,749,384	471,133	168,582
1893	1,675,848	448,171	158,313
1894	1,663,970	439,283	154,541
1895	1,670,849	442,942	149,185
1896	1,707,780	448,129	143,289
1897	1,694,710	437,638	138,836
1898	1,672,520	424,588	127,392
1899	1,741,769	420,471	118,252

Above we give the Sales of the Civil Service Supply Stores as distinct from the ordinary distributive societies appearing in the previous tables.

LIST OF PUBLIC ACTS OF PARLIAMENT.

(62 AND 63 VICTORIA—1900).

**** *The figures before each Act denote the Chapter.*

1. Consolidated Fund (No. 1).
2. War Loan.
3. Consolidated Fund (No. 2).
4. Census (Great Britain).
5. Army (Annual).
6. Census (Ireland).
7. Finance.
8. Electoral Disabilities (Military Service) Removal.
9. Police Reservists (Allowances).
10. Public Health (Ireland).
11. Uganda Railway.
12. Commonwealth of Australia Constitution.
13. County Councils (Elections) Act Amendment.
14. Colonial Solicitors.
15. Burial.
16. District Councillors and Guardians (Term of Office).
17. Naval Reserve (Mobilisation).
18. County Surveyors (Ireland).
19. Land Registry (New Buildings).
20. Ecclesiastical Assessments (Scotland).
21. Mines (Prohibition of Child Labour Underground).
22. Workmen's Compensation.
23. Poor Removal.

24. Veterinary Surgeons Amendment.
25. Charitable Loan Societies (Ireland).
26. Land Charges.
27. Railway Employment (Prevention of Accidents).
28. Inebriates Amendment (Scotland).
29. London County Council Electors' Qualification.
30. Beer Retailers' and Spirit Grocers' Retail Licences (Ireland).
31. Isle of Man (Customs).
32. Merchant Shipping (Liability of Shipowners and others).
33. Wild Animals in Captivity Protection.
34. Ancient Monuments Protection.
35. Oil in Tobacco.
36. Public Works Loans.
37. Expiring Laws Continuance.
38. Elementary School Teachers' Superannuation (Isle of Man).
39. Volunteer.
40. Elementary School Teachers' Superannuation (Jersey).
41. Local Government (Ireland) (No. 2).
42. Reserve Forces.
43. Intermediate Education (Ireland).
44. Exportation of Arms.
45. Poor Relief (Ireland).
46. Members of Local Authorities Relief.
47. County Courts (Investment).
48. Companies.
49. Town Councils (Scotland).
50. Agricultural Holdings.
51. Money-lenders.
52. Naval Reserve.

53. Elementary Education.
54. Lunacy Board (Scotland) Salaries and Clerks.
55. Executors (Scotland).
56. Military Lands.
57. Appropriation.
58. Tithe Rentcharge (Ireland).
59. Housing of the Working Classes.
60. Tramways (Ireland).
61. Supplemental War Loan.
62. Colonial Stock.
63. Local Government (Ireland).

NATIONAL INCOME AND EXPENDITURE.

An Account of the Public Income and Expenditure of the United Kingdom of Great Britain and Ireland in the Year ended March 31, 1900, presented to Parliament pursuant to Act 17 and 18 Vict., c. 94, s. 2.

INCOME.

	£	s.	d.
Customs	23,800,000	0	0
Excise	32,100,000	0	0
Estate, &c., Duties	14,020,000	0	0
Stamps (excluding Fee, &c., Stamps)	8,500,000	0	0
Land Tax and House Duty	2,460,000	0	0
Property and Income Tax	18,750,000	0	0
Post Office	13,300,000	0	0
Telegraph Service	3,350,000	0	0
Crown Lands (Net)	450,000	0	0
Suez Canal Share—Receipts, &c.	834,002	18	7
Miscellaneous (including, Fee, &c., Stamps)	2,275,901	15	8
Total Income	£119,839,904	14	3

EXPENDITURE.

CONSOLIDATED FUND SERVICES.

NATIONAL DEBT SERVICES—

Inside the Permanent or Fixed Annual Charge.

	£	s.	d.	£	s.	d.
Funded Debt—						
Interest	15,242,192	4	4			
Terminable Annuities	7,290,490	14	8			
Interest on Unfunded Debt	272,577	10	6			
Management of the Debt	174,863	18	2			
New Sinking Fund	19,875	12	4			
				23,000,000	0	0
Outside the Permanent or Fixed Annual Charge.						
Interest on War Debt—Unfunded Debt				216,657	6	3
OTHER CONSOLIDATED FUND SERVICES—	£	s.	d.			
Civil List	409,059	19	4			
Annuities and Pensions	272,868	13	10			
Salaries and Allowances	78,896	14	10			
Courts of Justice	518,654	5	8			
Miscellaneous Services	305,329	18	11			
Payments to Local Taxation Account	1,149,940	0	10			
				2,734,749	13	5

SUPPLY SERVICES.

Army	43,552,900	0	0			
Ordnance Factories	47,100	0	0			
Navy	26,000,000	0	0			
Miscellaneous Civil Services	22,530,000	0	0			
Customs and Inland Revenue Departments	2,800,000	0	0			
Post Office	8,480,000	0	0			
Telegraph Service	3,601,000	0	0			
Post Office Packet Service	760,000	0	0			
				107,771,000	0	0
Total Expenditure				133,722,406	19	8
Deficiency of Income over Expenditure				13,882,502	5	5
				£119,839,904	14	3

IMPORT DUTIES IN THE UNITED KINGDOM.

TABLE showing the several ARTICLES *subject to* IMPORT DUTIES *in the* UNITED KINGDOM, *and the* RATE *of* DUTY *levied upon each* ARTICLE, *according to the* TARIFF *in operation on the 9th August, 1900.*

ARTICLES.		Rates of Duty. £	s.	d.
COCOA, Raw	per lb.	0	0	1
Husks and Shells	per cwt.	0	2	0
Cocoa or Chocolate, ground, prepared, or in any way manufactured	per lb.	0	0	2
(For additional duty, if Spirit has been used in the manufacture, see next page.)				
Cocoa Butter	,,	0	0	1
COFFEE, Raw	per cwt.	0	14	0
Kiln-dried, roasted, or ground	per lb.	0	0	2
CHICORY :				
Raw or kiln-dried	per cwt.	0	13	3
Roasted or ground	per lb.	0	0	2
Chicory (or other vegetable substances) and Coffee roasted and ground, mixed	,,	0	0	2
FRUIT—Dried :—				
Currants	per cwt.	0	2	0
Figs, Fig Cake, Plums not preserved in Sugar, Prunes, and Raisins	,,	0	7	0
TEA	per lb.	0	0	6
TOBACCO—Unmanufactured :—				
Containing 10lbs. or more of moisture in every 100lbs. weight thereof	,,	0	3	0
Containing less than 10lbs. of moisture in every 100lbs. weight thereof	,,	0	3	4
TOBACCO—Manufactured :—				
Cigars	,,	0	5	6
Cavendish or Negro-head	,,	0	4	4
Snuff containing more than 13lbs. of moisture in every 100lbs. weight thereof	,,	0	3	7
Snuff not containing more than 13lbs. of moisture in every 100lbs. weight thereof	,,	0	4	4
Other Manufactured Tobacco, and Cavendish or Negro-head Manufactured in Bond from Unmanufactured Tobacco	,,	0	3	10
WINE :—				
Not exceeding 30° of Proof Spirit	per gallon.	0	1	3
Exceeding 30° but not exceeding 42° of Proof Spirit	,,	0	3	0
Every degree or part of a degree beyond the highest above charged, an additional duty of	,,	0	0	3
Degree not to include fractions of the next higher degree. Wine includes Lees of Wine.				
Additional duty on Sparkling Wine imported in Bottle	,,	0	2	6
,, ,, Still ,, ,, ,,	,,	0	1	0

IMPORT DUTIES IN THE UNITED KINGDOM.

Articles.		Rates of Duty. £ s. d.
Import Duties to countervail Excise Duty upon British Beer:		
Beer called Mum, Spruce, or Black Beer, and Berlin White Beer and other preparations, whether fermented or not fermented, of a character similar to Mum, Spruce, or Black Beer, the worts of which were, before fermentation, of a specific gravity—		
Not exceeding 1,215°	per every 36 galls.	1 12 0
Exceeding 1,215°	,,	1 17 6
Beer of any other description, the worts of which were, before fermentation, of a specific gravity of 1,055°	,,	0 8 0
And so on in proportion for any difference in gravity.		
Import Duties to countervail Excise Duty upon British Spirits.		
Spirits and Strong Waters:		
For every gallon, computed at hydrometer proof, of Spirits of any description (except Perfumed Spirits), including Naphtha or Methylic Alcohol, purified so as to be potable, and mixtures and preparations containing Spirits	per proof gallon.	0 11 4
Additional on Spirits imported in bottle, enumerated and tested, and Sweetened Spirits imported in bottle, unenumerated and tested	,,	0 1 0
Liqueurs, Cordials, or other preparations containing Spirits, in Bottle, entered in such a manner as to indicate that the strength is not to be tested	per gallon.	0 16 4
Perfumed Spirits	,,	0 18 1
Additional if imported in bottle	,,	0 1 0
Spirits, Methylated, in Bond	per proof gallon.	0 0 4
Chloroform	per lb.	0 3 3
Chloral Hydrate	,,	0 1 4
Cocoa or Chocolate, in the manufacture of which Spirit has been used, in addition to any other duty to which such Cocoa or Chocolate is at present liable	,,	0 0 0½
Collodion	per gallon.	1 6 3
Confectionery, in the manufacture of which Spirit has been used, in addition to any other duty to which such Confectionery is at present liable	per lb.	0 0 0½
Ether, Acetic	,,	0 1 11
,, Butyric	per gallon.	0 16 5
,, Sulphuric	,,	1 7 5
Ethyl, Bromide	per lb.	0 1 1
,, Chloride	per gallon.	0 16 5
,, Iodide of	,,	0 14 3
Methylic Alcohol / Naphtha ,,	purified so as to be potable—see Spirits and Strong Waters.	
Soap, Transparent, in the manufacture of which Spirit has been used	per lb.	0 0 3
Playing Cards (Import Duty to countervail Stamp Duty).	doz. packs.	0 3 9

Note as to Articles charged with Import Duties:—In this Return, sub-divisions of Articles of a similar nature, and subject to the same rate of duty, are classed under one head.

INCOME TAX RATES

From its First Imposition in 1842 to the Present Time.

From and to April 5th.	Income free under.	On £100 to £150.	On £100 and upw'ds.	Chancellor of the Exchequer.	Premier.
	£	Rate in the £.			
1842 to 1846	150	—	7d.	Henry Goulburn.	Sir Robert Peel.
1846 „ 1852	Do.	—	7d.	Sir Charles Wood.	Lord John Russell.
1852 „ 1853	Do.	—	7d.	Benjamin Disraeli.	Earl of Derby.
1853 „ 1854	100	5d.	7d.	William E. Gladstone.	Earl of Aberdeen.
1854 „ 1855	Do.	10d.	1s. 2d.	Do.	Do.
1855 „ 1857	Do.	11½d.	1s. 4d.	Sir G. Cornewall Lewis.	Viscount Palmerston.
1857 „ 1858	Do.	5d.	7d.	Do.	Do.
1858 „ 1859	Do.	5d.	5d.	Do.	Do.
1859 „ 1860	Do.	6½d.	9d.	Benjamin Disraeli.	Earl of Derby.
1860 „ 1861	Do.	7d.	10d.	William E. Gladstone.	Viscount Palmerston.
1861 „ 1863	*100	6d.	9d.	Do.	Do.
1863 „ 1864	Do.	7d.		Do.	Do.
1864 „ 1865	Do.	6d.		Do.	Do.
1865 „ 1866	Do.	4d.		Do.	Do.
1866 „ 1867	Do.	4d.		Do.	Earl Russell.
1867 „ 1868	Do.	5d.		Benjamin Disraeli.	Earl of Derby.
1868 „ 1869	Do.	6d.		George Ward Hunt.	Benjamin Disraeli.
1869 „ 1870	Do.	5d.		Robert Lowe.	William E. Gladstone.
1870 „ 1871	Do.	4d.		Do.	Do.
1871 „ 1872	Do.	6d.		Do.	Do.
1872 „ 1873	Do.	4d.		Do.	Do.
1873 „ 1874	Do.	3d.		Do.	Do.
1874 „ 1876	Do.	2d.		Sir Stafford Northcote.	Benjamin Disraeli.
1876 „ 1878	†150	3d.		Do.	Earl of Beaconsfield.
1878 „ 1880	Do.	5d.		Do.	Do.
1880 „ 1881	Do.	6d.		William E. Gladstone.	William E. Gladstone.
1881 „ 1882	Do.	5d.		Do.	Do.
1882 „ 1883	Do.	6½d.		Do.	Do.
1883 „ 1884	Do.	5d.		Hugh C. E. Childers.	Do.
1884 „ 1885	Do.	6d.		Do.	Do.
1885 „ 1886	Do.	8d.		Sir M. Hicks-Beach.	Marquis of Salisbury.
1886 „ 1887	Do.	8d.		Sir William Harcourt.	William E. Gladstone.
1886 „ 1887	Do.	8d.		Lord Rand. Churchill.	Marquis of Salisbury.
1887 „ 1888	Do.	7d.		G. J. Goschen.	Do.
1888 „ 1892	Do.	6d.		Do.	Do.
1892 „ 1893	Do.	6d.		Sir W. Harcourt.	William E. Gladstone.
1893 „ 1894	Do.	7d.		Do.	Do.
1894 „ 1895	‡160	8d.		Do.	Earl Rosebery.
1895 „ 1898	Do.	8d.		Sir M. Hicks-Beach.	Marquis of Salisbury.
1898 „ 1900	§Do.	8d.		Do.	Do.
1900 „ 1901	Do.	1s.		Do.	Do.

* Differential rate upon scale of incomes abolished. Incomes under £100 are exempt; and incomes of £100 and under £199 per annum have an abatement from the assessment of £60:—thus, £100 pays on £40; £160 upon £100; £199 upon £139; but £200 pays on £200.

† Under £150 exempt; if under £400 the tax is not chargeable upon the first £120.

‡ Under £160 exempt; if under £400 the tax is not chargeable upon the first £160; above £400 and up to £500, an abatement of £100.

§ Exemption may be claimed when the income from all sources does not exceed £160 per annum. Abatement of duty on £160 may be claimed when the income exceeds £160, but does not exceed £400; on £150 when the income exceeds £400, but does not exceed £500; on £120 when the income exceeds £500, but does not exceed £600; and on £70 when the income exceeds £600, but does not exceed £700.

AVERAGE PRICE PER £100 *of the* THREE PER CENT CONSOLIDATED STOCK *of the* PUBLIC FUNDS *of the* UNITED KINGDOM, *in* EACH MONTH *in* EACH YEAR *from* 1884 *to* 1888, *and of the* NEW TWO-AND-THREE-QUARTER PER CENT CONSOLIDATED STOCK MONTHLY *from* MARCH, 1888, *to* DECEMBER, 1899.

MONTHS.	1884.	1885.	1886.	1887.	1888.	New 2¾ per cent Consolidated Stock. 1888.	1889.	1890.	1891.	1892.	1893.	1894.	1895.	1896.	1897.	1898.	1899.
	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£
January....	101 4/5	99 3/4	99 4/5	100 3/4	102 1/5	..	98 4/5	97 1/5	96 3/4	95 3/4	98 1/8	98 13/16	104 1/2	107	112	112 3/4	111
February ..	101 1/3	99 1/4	100 4/5	100 3/4	102 2/5	..	99	97 1/3	97 1/8	95 3/4	98 3/4	99 1/2	104 3/8	108 7/8	112 1/2	112 5/8	111 3/16
March	101 9/10	97 2/8	100 7/10	101 2/5	101 4/5	100 5/8	97 4/5	97 1/4	97 9/16	95 3/4	98 3/16	99 5/8	104 1/2	109 9/16	111 7/8	111 11/16	110 9/16
April	102 1/3	96 1/4	100 3/5	102 2/5	101	100 1/16	98 1/2	98	96 1/16	96 5/16	99	100	105 1/16	111 1/8	112	110 11/16	110 7/16
May	101 1/2	99 1/4	101 2/5	103 1/8	101 1/5	99 1/4	99	98 1/5	95 1/4	97 1/2	98 9/16	100 9/16	105 5/16	112 1/16	113 1/4	110 5/16	110 1/8
June	100 1/16	99 3/4	100 9/10	101 5/6	100 1/2	99 9/16	98 1/5	97 1/5	95 1/16	96 3/4	99	101 3/16	106 1/2	113	112 7/8	111 5/16	108 5/16
July	100 1/3	99 7/8	101 3/10	101 3/5	100 1/2	99 9/16	98 3/5	96 1/5	95 3/4	96 13/16	99	101 9/16	107 5/16	113 1/2	112 7/8	111 1/2	106 3/4
August	100 3/5	100	101 1/10	101 1/2	100 1/4	99 3/8	98 1/10	96 1/4	96	97 1/8	98	102 1/8	107 7/16	113 1/16	112 1/2	110 3/4	105 13/16
September..	101 1/6	100 1/8	100 9/10	101 3/10	100 2/5	98	97	95 2/5	94 15/16	97	98 3/4	102 3/16	107 5/8	110 11/16	111 1/2	109 15/16	104 5/8
October	100 9/10	100 3/8	100 4/5	102 2/5	100 2/5	97 1/4	97	94 3/5	94 7/8	97	98 1/16	101 1/2	107 7/16	108 13/16	111 5/8	109 1/8	103 5/8
November..	100 1/2	100 1/2	101 3/5	103 1/6	101	97	97	94 3/5	95	97 1/4	98 1/4	102 3/4	106 3/8	110 5/16	112 7/8	110 1/16	99 7/16
December..	99 1/3	100	100 1/2	101 7/10	99 3/5	96 7/16	97 1/5	95 3/5	95 1/4	97 3/8	98 1/16	103 1/8	106 11/16	111 1/4	112 3/4	110 5/16	100 9/16
Average for the year..	101	99 1/3	100 4/5	101 4/5	101	..	98	96 1/3	95 3/4	96 11/16	98 1/2	101 1/16	106 1/6	110 3/4	112 13/32	110 15/16	106 7/8

Average Minimum Rate per Cent of Discount Charged by the Bank of England in each Month in each Year from 1883 to 1899.

Months.	1884.	1885.	1886.	1887.	1888.	1889.	1890.	1891.	1892.	1893.	1894.	1895.	1896.	1897.	1898.	1899.	Months.
Jan.....	3	5	$3\frac{3}{5}$	5	$3\frac{3}{5}$	$4\frac{1}{10}$	6	4	$3\frac{1}{3}$	$2\frac{9}{10}$	3	2	2	$3\frac{7}{8}$	3	$3\frac{3}{4}$	Jan.
Feb.....	$3\frac{11}{28}$	5	$2\frac{4}{7}$	4	$2\frac{3}{5}$	3	$5\frac{4}{7}$	3	3	$2\frac{1}{2}$	$2\frac{3}{8}$	2	2	$3\frac{1}{8}$	3	3	Feb.
March...	$3\frac{6}{31}$	$3\frac{55}{62}$	2	$3\frac{1}{2}$	$2\frac{1}{8}$	3	$4\frac{1}{3}$	3	3	$2\frac{1}{2}$	2	2	2	3	3	3	March.
April....	$2\frac{1}{2}$	$3\frac{1}{2}$	2	$2\frac{3}{3}$	2	$2\frac{3}{5}$	$3\frac{2}{5}$	$3\frac{1}{4}$	$2\frac{1}{2}$	$2\frac{1}{2}$	2	2	2	$2\frac{7}{8}$	$3\frac{13}{16}$	3	April.
May....	$2\frac{1}{2}$	$2\frac{23}{31}$	$2\frac{4}{5}$	2	$2\frac{3}{5}$	$2\frac{1}{2}$	3	$4\frac{1}{2}$	2	$3\frac{1}{2}$	2	2	2	$2\frac{1}{4}$	$3\frac{7}{8}$	3	May.
June....	$2\frac{1}{3}$	2	$2\frac{3}{5}$	2	$2\frac{3}{5}$	$2\frac{1}{2}$	$3\frac{1}{6}$	$3\frac{2}{3}$	2	3	2	2	2	2	3	3	June.
July....	2	2	$2\frac{1}{2}$	2	$2\frac{1}{2}$	$2\frac{1}{2}$	4	$2\frac{1}{2}$	2	$2\frac{1}{2}$	2	2	2	2	$2\frac{1}{2}$	$3\frac{5}{16}$	July.
August..	2	2	$2\frac{3}{5}$	$2\frac{4}{5}$	$2\frac{4}{5}$	3	$4\frac{2}{3}$	$2\frac{1}{2}$	2	4	2	2	2	2	$2\frac{1}{2}$	$3\frac{1}{2}$	August.
Sept....	2	2	$3\frac{1}{2}$	4	$3\frac{3}{5}$	$4\frac{1}{10}$	$4\frac{1}{5}$	$2\frac{3}{5}$	2	$4\frac{1}{4}$	2	2	$2\frac{7}{15}$	$2\frac{1}{8}$	$2\frac{5}{8}$	$3\frac{1}{2}$	Sept.
Oct.....	$2\frac{5}{6}$	2	$3\frac{3}{5}$	4	5	5	5	3	$2\frac{2}{5}$	3	2	2	$3\frac{1}{3}$	$2\frac{5}{8}$	$3\frac{5}{8}$	$4\frac{7}{8}$	October.
Nov.....	$4\frac{5}{6}$	$2\frac{19}{30}$	4	4	5	5	$5\frac{4}{5}$	4	3	3	2	2	4	3	4	5	Nov.
Dec.....	5	$3\frac{15}{31}$	$4\frac{1}{2}$	4	5	5	$5\frac{1}{10}$	$3\frac{3}{3}$	3	3	2	2	4	3	4	6	Dec.
Average for the year..	$2\frac{19}{20}$	3	3	$3\frac{1}{3}$	$3\frac{1}{5}$	$3\frac{1}{2}$	$4\frac{1}{2}$	$3\frac{1}{3}$	$2\frac{1}{2}$	$3\frac{1}{20}$	$2\frac{1}{9}$	2	$2\frac{1}{2}$	$2\frac{5}{8}$	$3\frac{1}{4}$	$3\frac{3}{4}$	Average for the year.

DEALINGS WITH LAND.

SCALE OF LAW COSTS ON THE SALE, PURCHASE, OR MORTGAGE OF REAL PROPERTY, HOUSES, OR LAND.

	For the 1st £1,000.			For the 2nd and 3rd £1,000.			For the 4th and each subsequent £1,000 up to £10,000.			For each subsequent £1,000 up to £100,000.*		
	Per £100.			Per £100.			Per £100.			Per £100.		
	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.
Vendor's solicitor for negotiating a sale of property by private contract	1	0	0	1	0	0	0	10	0	0	5	0
Do., do., for conducting a sale of property by public auction, including the conditions of sale—												
When the property is sold† ...	1	0	0	0	10	0	0	5	0	0	2	6
When the property is not sold, then on the reserve price† ..	0	10	0	0	5	0	0	2	6	0	1	3
Do., do., for deducing title to freehold, copyhold, or leasehold property, and perusing and completing conveyance (including preparation of contract or conditions of sale, if any)	1	10	0	1	0	0	0	10	0	0	5	0
Purchaser's solicitor for negotiating a purchase of property by private contract..	1	0	0	1	0	0	0	10	0	0	5	0
Do., do., for investigating title to freehold, copyhold, or leasehold property, and preparing and completing conveyance (including perusal and completion of contract, if any)	1	10	0	1	0	0	0	10	0	0	5	0
Mortgagor's solicitor for deducing title to freehold, copyhold, or leasehold property, perusing mortgage, and completing....	1	10	0	1	0	0	0	10	0	0	5	0
Mortgagee's solicitor for negotiating loan	1	0	0	1	0	0	0	5	0	0	2	6
Do., do., for investigating title to freehold, copyhold, or leasehold property, and preparing and completing mortgage ..	1	10	0	1	0	0	0	10	0	0	5	0

Vendor's or mortgagor's solicitor for procuring execution and acknowledgment of deed by a married woman, £2. 10s. extra.

Where the prescribed remuneration would amount to less than £5 the prescribed remuneration is £5, except on transactions under £100, in which case the remuneration of the solicitor for the vendor, purchaser, mortgagor, or mortgagee is £3.

* Every transaction exceeding £100,000 to be charged for as if it were for £100,000.

† A minimum charge of £5 to be made whether a sale is effected or not.

Scale of Law Costs as to Leases, or Agreements for Leases, at Rack Rent (other than a Mining Lease, or a Lease for Building Purposes, or Agreement for the same).

LESSOR'S SOLICITOR FOR PREPARING, SETTLING, AND COMPLETING LEASE AND COUNTERPART.

Where the rent does not exceed £100, £7. 10s. per cent on the rental, but not less in any case than £5.

Where the rent exceeds £100, and does not exceed £500, £7. 10s. in respect of the first £100 of rent, and £2. 10s. in respect of each subsequent £100 of rent.

Where the rent exceeds £500, £7. 10s. in respect of the first £100 of rent, £2. 10s. in respect of each £100 of rent up to £500, and £1 in respect of every subsequent £100.

Lessee's solicitor for perusing draft and completing—one-half of the amount payable to the lessor's solicitor.

Scale of Law Costs as to Conveyances in Fee, or for any other Freehold Estate reserving rent, or Building Leases reserving rent, or other Long Leases not at Rack Rent (except Mining Leases), or Agreements for the same respectively.

VENDOR'S OR LESSOR'S SOLICITOR FOR PREPARING, SETTLING, AND COMPLETING CONVEYANCE AND DUPLICATE, OR LEASE AND COUNTERPART.

Amount of Annual Rent.	Amount of Remuneration.
Where it does not exceed £5..	£5.
Where it exceeds £5, and does not exceed £50	The same payment as on a rent of £5, and also 20 per cent on the excess beyond £5.
Where it exceeds £50, but does not exceed £150	The same payment as on a rent of £50, and 10 per cent on the excess beyond £50.
Where it exceeds £150	The same payment as on a rent of £150, and 5 per cent on the excess beyond £150.

Where a varying rent is payable the amount of annual rent is to mean the largest amount of annual rent.

Purchaser's or lessee's solicitor for perusing draft and completing—one-half of the amount payable to the vendor's or lessor's solicitor.

RAILWAY ACCIDENTS.—Proportion of Passengers Killed and Injured from Causes Beyond their Own Control.

The Following Statement shows the Proportion of Passengers Returned as Killed and Injured from Causes beyond their own Control, in Passenger Journeys, for the Years 1875 to 1899:—

Year.	Number of Passengers Killed and Injured from causes beyond their own control, from Accidents to Trains.		Number of Passenger Journeys (exclusive of Journeys by Season-ticket Holders).‡	Proportion returned as Killed and Injured (from causes beyond their own control) to number carried.	
	Killed.	Injured.		Killed.	Injured.
1875	17	1,212	506,975,234	1 in 29,882,073	1 in 418,296
1876	38	1,279	538,287,295	1 in 14,165,455	1 in 420,865
1877	11	664	551,593,654	1 in 50,144,876	1 in 830,713
1878	24	1,173	565,024,455	1 in 23,542,685	1 in 481,692
1879	*75	602	562,732,890	1 in 7,503,105	1 in 934,772
1880	29	904	603,885,025	1 in 20,823,586	1 in 668,013
1881	23	987	622,160,000	1 in 27,050,435	1 in 630,354
1882	18	803	654,838,295	1 in 36,379,905	1 in 815,489
1883	11	662	683,718,137	1 in 62,156,194	1 in 1,032,806
1884	31	864	694,991,860	1 in 22,419,092	1 in 804,338
1885	6	436	697,213,031	1 in 116,202,171	1 in 1,599,112
1886	8	615	725,584,390	1 in 90,698,049	1 in 1,179,812
1887	25	538	733,670,000	1 in 29,346,800	1 in 1,363,699
1888	11	594	742,830,000	1 in 67,530,000	1 in 1,250,555
1889	†88	†1,016	775,183,073	1 in 8,808,875	1 in 762,975
1890	18	496	817,744,046	1 in 45,430,224	1 in 1,648,677
1891	5	875	845,463,668	1 in 169,092,733	1 in 966,244
1892	21	601	864,435,388	1 in 41,163,589	1 in 1,438,328
1893	17	484	873,177,052	1 in 51,363,356	1 in 1,804,084
1894	16	347	911,412,926	1 in 56,963,307	1 in 2,626,550
1895	5	399	929,770,909	1 in 185,954,182	1 in 2,330,253
1896	5	388	980,339,433	1 in 196,067,887	1 in 2,526,648
1897	18	324	1,030,420,201	1 in 57,245,567	1 in 3,180,309
1898	25	362	1,062,911,116	1 in 42,516,445	1 in 2,936,219
1899	14	693	1,106,691,991	1 in 79,049,428	1 in 1,596,958

* Including 73 persons lost in the Tay Bridge disaster in the year 1879.
† Including 80 killed and 262 injured in a collision near Armagh. ‡ Number of season tickets issued in 1898, 1,283,045.

THE DEATH DUTIES.

ESTATE DUTY.

This duty, which in the case of persons dying after the 1st August, 1894, takes the place of the old Probate Account and Estate Duties, is now regulated by the Finance Acts, 1894, 1896, 1898, and 1900.

It is payable on the principal value of all property (save in a few exceptional cases), whether real or personal, settled or not settled, which passes on death.

The rates of duty (which in case of real estate may be paid by instalments) are as follow:—

Principal Net Value of Estate.	Rate Per Cent.
Above £100, but not above £500	1
„ 500 „ „ 1,000	2
„ 1,000 „ „ 10,000	3
„ 10,000 „ „ 25,000	4
„ 25,000 „ „ 50,000	4½
„ 50,000 „ „ 75,000	5
„ 75,000 „ „ 100,000	5½
„ 100,000 „ „ 150,000	6
„ 150,000 „ „ 250,000	6½
„ 250,000 „ „ 500,000	7
„ 500,000 „ „ 1,000,000	7½
„ 1,000,000	8

Where the net value of the estate (real and personal) does not exceed £100, no duty is payable.

Where the gross value of the estate (real and personal) exceeds £100, but does not exceed £300, the duty is only 30s., and where it exceeds £300, but does not exceed £500, only 50s.

Where the property is settled, an extra duty known as Settlement Estate Duty is in certain cases payable at the rate of 1 per cent.

Debts and funeral expenses are deducted before calculating the duty, except where the gross value of the estate does not exceed £500, and it is desired to pay the fixed duty of 30s. or 50s., as the case may be, instead of the *ad valorem* duty.

THE DEATH DUTIES.

LEGACY DUTY.

This duty is regulated by 55 Geo. III., cap. 184, 51 Vict., cap. 8, and the Finance Act, 1894, and is payable in respect of personal estate (including proceeds of sale of real estate) passing on death, either under a will or in case of intestacy.

The rates of duty are as follow:—

Description of Legatee.	Rate of Duty.
Children of the deceased and their descendants, or the father or mother or any lineal ancestor of the deceased or the husbands or wives of any such persons	£1 per cent.
Brothers and sisters of the deceased and their descendants, or the husbands or wives of any such persons	£3 „
Brothers and sisters of the father or mother of the deceased and their descendants, or the husbands or wives of any such persons	£5 „
Brothers and sisters of a grandfather or grandmother of the deceased and their descendants, or the husbands or wives of any such persons	£6 „
Any person in any other degree of collateral consanguinity or strangers in blood to the deceased	£10 „

SUCCESSION DUTY.

This duty is regulated by 16 and 17 Vict., cap. 51, 51 Vict. cap. 8, and the Finance Acts, 1894 and 1896, and is payable in respect of real estate (including leaseholds) passing on death, and in certain cases in respect of settled personal estate.

The rates of duty are as follow:—

Description of Successor.	Rate of Duty.
Lineal issue or lineal ancestor of the predecessor, or the husband or wife of any such person	£1 per cent.
Brothers and sisters of the predecessor and their descendants, or the husbands or wives of any such persons	£3 „
Brothers and sisters of the father or mother of the predecessor and their descendants, or the husbands or wives of any such persons	£5 „
Brothers and sisters of a grandfather or grandmother of the predecessor and their descendants, or the husbands or wives of any such persons	£6 „
Persons of more remote consanguinity, or strangers in blood	£10 „

NOTE.—Where the duty under the foregoing tables is at the rate of £1 per cent, an extra duty at the rate of 10s. per cent, and in all other cases an extra duty at the rate of £1. 10s. per cent, is leviable in respect of legacies payable out of or charged on real estate (not including leaseholds) and of successions to real estate (not including leaseholds) on deaths between the 1st July, 1888, and the 2nd August, 1894.

The husband or wife of deceased is exempt from legacy or succession duty.

Legacy duty is payable on the capital value, while succession duty is in certain cases payable on the capital value, and in other cases payable on the value of an annuity equal to the net income of the property, calculated according to the age of the successor.

Where the whole net value of the estate does not exceed £1,000, no legacy, succession, or settlement estate duty is payable.

All pecuniary legacies, residues, or shares of residue, although not of the amount of £20, are subject to duty.

In case of persons dying leaving issue, the estate duty covers all legacy and succession duty which would formerly have been paid by such issue.

In case of persons dying domiciled in the United Kingdom, legacy duty is payable on all movable property wherever situate.

In case of persons dying domiciled abroad, no legacy duty is payable on movable property.

RULES BY WHICH THE PERSONAL ESTATES OF PERSONS DYING INTESTATE ARE DISTRIBUTED.

If the Intestate die, leaving	*His representatives take in the proportion following:—*
Wife and child, or children	One-third to wife, rest to child or children; and if children are dead, then to the representatives (that is, their lineal descendants), except such child or children, not heirs-at-law, who had estate by settlement of intestate, or were advanced by him in his lifetime, equal to other shares.
Wife only, no relations	Up to £500, all to wife; all above the first £500, in each case, half to wife, rest to Crown.
Wife, no near relations	Up to £500, all to wife; all above the first £500, in each case, half to wife, rest to next-of-kin in equal degree to intestate, or their legal representatives.
No wife or child	All to next-of-kin and their legal representatives.
No wife, but child, children, or representatives of them, whether such child or children by one or more wives	All to him, her, or them.
Children by two wives	Equally to all.
If no child, children, or representatives of them	All to next-of-kin in equal degree to intestate.
Child, and grandchild by deceased child	Half to child, half to grandchild, who takes by representation.
Husband	Whole to him.
Father, and brother or sister	Whole to father.
Mother, and brother or sister	Whole to them equally.
Wife, mother, brothers, sisters, and nieces (daughters of deceased brother or sister)	Up to £500, all to wife; all above the first £500, in each case, half to wife, residue to mother, brothers, sisters, and nieces.
Wife, and father	Up to £500, all to wife; all above the first £500, in each case, half to wife, and half to father.
Wife, brothers or sisters, and mother	Up to £500, all to wife; all above the first £500, in each case, half to wife, half to brothers or sisters and mother.
Mother, but no wife, child, father, brother, sister, nephew, or niece	The whole to mother.
Wife, and mother	Up to £500, all to wife; all above the first £500, in each case, half to wife, half to mother.

RULES BY WHICH THE PERSONAL ESTATES OF PERSONS DYING INTESTATE ARE DISTRIBUTED—*continued.*

If the Intestate die, leaving	*His representatives take in the proportion following:—*
Brother or sister of whole blood, and brother or sister of half blood	Equally to both.
Posthumous brother or sister, and mother	Equally to both.
Posthumous brother or sister, and brother or sister born in lifetime of father	Equally to both.
Father's father and mother's mother	Equally to both.
Uncle or aunt's children, and brother or sister's grandchildren	Equally to all.
Grandmother uncle, or aunt	All to grandmother.
Two aunts, nephew and niece	Equally to all.
Uncle, and deceased uncle's child	All to uncle.
Uncle by mother's side, and deceased uncle or aunt's child	All to uncle.
Nephew by brother, and nephew by half-sister	Equally *per capita.**
Nephew by deceased brother, and nephews and nieces by deceased sister	Each in equal shares *per capita*, and not *per stirpes.*
Brother, and grandfather	Whole to brother.
Brother's grandson, and brother or sister's daughter	All to brother or sister's daughter.
Brother, and two aunts	All to brother.
Brother, and wife	Up to £500, all to wife; all above the first £500, in each case, half to brother, half to wife.
Wife, mother, and children of a deceased brother (or sister)	Up to £500, all to wife; all above the first £500, in each case, half to wife, a fourth to mother, and a fourth *per stirpes* to deceased brother's or sister's children.
Wife, brother, or sister, and children of a deceased brother or sister	Up to £500, all to wife; all above the first £500, in each case, half to wife, one-fourth to brother or sister, one-fourth to deceased brother's or sister's children *per stirpes.*
Brother or sister, and children of a deceased brother or sister	Half to brother or sister, half to children of deceased brother or sister *per stirpes.*
Grandfather, no nearer relation	All to grandfather.

* That is, taking individually, and not by representation. Thus, if A die, leaving three brothers or sisters, they each take an equal part of his effects in his or her own right. But if either of them die, leaving children, his children would take his share *per stirpes*, that is *through him*, and not in their own rights.

By the Act 19 and 20 Vict., cap. 94, all special *local* customs relating to the estates of intestates are abolished so far as they affect personal property.

RULES OF DIVISION, ACCORDING TO THE LAW OF SCOTLAND, OF THE MOVABLE ESTATE OF A PERSON WHO HAS DIED INTESTATE.

If a person die, leaving	*His movable estate is divided in the following proportions:*
Wife	Half to wife, other half to deceased's next-of-kin.
Wife and child, or children	One-third to wife, remaining two-thirds to child, or among children equally.
Wife and children, and issue of predeceasing children	One-third to wife, one-third to children equally, and the remaining third between the children and the issue of the predeceasing children—the children taking *per capita*, the latter *per stirpes*.*
Wife and grandchildren	Half to wife, and half to grandchildren equally among them.
Wife, and his children by former marriages	One-third to wife, two-thirds to children equally.
Wife, and her children by last and prior marriages	One-third to wife, remaining two-thirds to *deceased's* children.
Children	Whole to children.
Children, and issue of predeceasing children	Half to children, remaining half between children *per capita*, and issue *per stirpes*.
Grandchildren	Equally to all.
Children by two or more marriages	Equally to all.
Father	Whole to father.
Mother	One-third to mother, other two-thirds to next-of-kin.

* *Per capita*, *i.e.*, by the head; *per stirpes* (by descent), *i.e.*, through their parent and not in their own right. Where property divides *per capita*, it is divided into as many shares as there are children; where *per stirpes*, the share which would have fallen to the predeceasing parent if alive is divided equally among his children.

RULES OF DIVISION, ACCORDING TO THE LAW OF SCOTLAND, OF THE MOVABLE ESTATE OF A PERSON WHO HAS DIED INTESTATE—*continued.*

If a person die, leaving	*His movable estate is divided in the following proportions:—*
Father and mother	Whole to father.
Father and mother, and brothers and sisters	Half to father, half to brothers and sisters equally.
Mother, and brothers and sisters	One-third to mother, remaining two-thirds to brothers and sisters.
Father, mother, brothers, or sisters, and issue of deceased brothers or sisters	Half to father, half to brothers and sisters *per capita*, and issue *per stirpes*.
Mother, brothers, or sisters, and issue of deceased brothers or sisters	One-third to mother, remaining two-thirds as in last example.
Father and mother, and their grandchildren	Half to father, other half to grandchildren equally.
Mother, and her grandchildren	One-third to mother, other two-thirds to grandchildren equally.
Father, mother, children, and grandchildren of deceased brothers or sisters	Half to father, other half between children *per capita*, and grandchildren *per stirpes*.
Mother, children, and grandchildren of deceased brothers or sisters	One-third to mother, other two-thirds among children *per capita*, and grandchildren *per stirpes*.
Brothers or sisters	Equally among them.
Brothers or sisters, and nephews or nieces	Brothers or sisters *per capita*, nephews or nieces *per stirpes*.
Nephews or nieces	Equally.
Grandnephews or nieces	Equally.
Brothers or sisters of full blood, and brothers or sisters of half-blood	Whole to brothers and sisters of full blood.
Brothers or sisters consanguinean (that is, by same father but not same mother) and brothers or sisters uterine (that is, by same mother but not by same father)	Whole to brothers and sisters consanguinean.

RULES OF DIVISION, ACCORDING TO THE LAW OF SCOTLAND, OF THE MOVABLE ESTATE OF A PERSON WHO HAS DIED INTESTATE—*continued.*

If a person die, leaving	*His movable estate is divided in the following proportions:—*
Brothers or sisters consanguinean, and uncles or aunts	Whole to brothers and sisters.
Brothers and sisters uterine, and uncles or aunts	Half to brothers and sisters, other half to uncles and aunts.
Father, mother, and uncles and aunts	Whole to father.
Father, and cousins of full blood	Whole to father.
Mother, and uncles or aunts	One-third to mother, two-thirds to uncles and aunts.
Mother, and cousins of full blood	One-third to mother, two-thirds to cousins equally.
Grandfather, and uncles and aunts	Whole to uncles and aunts.
Grandfather, grandmother, and mother	One-third to mother, two-thirds to grandfather.

Where a wife dies, survived by	*Her movable estate is divided in the following proportions:—*
Husband	Half to husband, other half to next-of-kin.
Husband and children	One-third to husband, rest to children.
Children only	Whole to children.
Children, and issue of deceased children	Half to children, other half among children *per capita*, and issue *per stirpes*.
Children by two or more marriages	Equally to all.

Illegitimate children do not succeed to their father and mother, when the latter leave no will in their favour. When an illegitimate child dies without a will, and leaves neither wife nor children, his estate falls to the Crown.

EXPECTATION OF LIFE.

Expectation of Life Tables were constructed by the late Dr. Farr, of the General Register Office, and were calculated on the death-rates of 1838-54; but since that time very important changes have occurred in the death-rates at different ages; and, consequently, new tables have been constructed by Dr. W. Ogle, who succeeded Dr. Farr, on the basis of the death-rates of 1871-80. The following table gives the results both of the older and the later calculations; the first two columns in the male and female parts, respectively, giving the survivors at each year of life out of a million born of the corresponding sex, by the older and the newer calculation, and the two other columns giving similarly the expectation of life at each year.

AGE.	MALES.				FEMALES.				AGE.
	Of 1,000,000 Born, the Number Surviving at the end of each Year of Life.		Mean After-lifetime (Expectation of Life).		Of 1,000,000 Born, the Number Surviving at the end of each Year of Life.		Mean After-lifetime (Expectation of Life).		
*	1838-54.	1871-80.	1838-54.	1871 80.	1838-54.	1871 80.	1838 54.	1871-80.	
Column.	1	2	3	4	5	6	7	8	Column.
0	1,000,000	1,000,000	39·91	41·35	1,000,000	1,000,000	41·85	44·62	0
1	836,405	841,417	46·65	48·05	865,288	871,266	47·31	50·14	1
2	782,626	790,201	48·83	50·14	811,711	820,480	49·40	52·22	2
3	754,849	763,737	49·61	50·86	782,990	793,359	50·20	52·99	3
4	736,845	746,587	49·81	51·01	764,060	775,427	50·43	53·20	4
5	723,716	734,068	49·71	50·87	750,550	762,622	50·33	53·08	5
6	713,881	726,815	49·39	50·38	740,584	755,713	50·00	52·56	6
7	706,156	721,103	48·92	49·77	732,771	750,276	49·53	51·94	7
8	699,688	716,309	48·37	49·10	726,116	745,631	48·98	51·26	8
9	694,346	712,337	47·74	48·37	720,537	741,727	48·35	50·53	9
10	689,857	708,990	47·05	47·60	715,769	738,382	47·67	49·76	10
11	685,982	706,146	46·31	46·79	711,581	735,405	46·95	48·96	11
12	682,512	703,595	45·54	45·96	707,770	732,697	46·20	48·13	12
13	679,256	701,200	44·76	45·11	704,155	730,122	45·44	47·30	13
14	676,057	698,840	43·97	44·26	700,581	727,571	44·66	46·47	14

15	672,776	696,419	43·18	43·41	696,917	724,956	43·90	45·63	15
16	669,296	693,695	42·40	42·58	693,050	722,084	43·14	44·81	16
17	665,529	690,746	41·64	41·76	688,894	718,993	42·40	44·00	17
18	661,402	687,507	40·90	40·96	684,378	715,622	41·67	43·21	18
19	656,868	683,941	40·17	40·17	679,463	711,946	40·97	42·43	19
20	651,903	680,033	39·48	39·40	674,119	707,949	40·29	41·66	20
21	646,502	675,769	38·80	38·64	668,345	703,616	39·63	40·92	21
22	641,028	671,344	38·13	37·89	662,474	699,141	38·98	40·18	22
23	635,486	666,754	37·46	37·15	656,509	694,521	38·33	39·44	23
24	629,882	661,997	36·79	36·41	650,463	689,759	37·68	38·71	24
25	624,221	657,077	36·12	35·68	644,342	684,858	37·04	37·98	25
26	618,503	651,998	35·44	34·96	638,148	679,822	36·39	37·26	26
27	612,731	646,757	34·77	34·24	631,891	674,661	35·75	36·54	27
28	606,906	641,353	34·10	33·52	625,575	669,372	35·10	35·83	28
29	601,026	635,778	33·43	32·81	619,201	663,959	34·46	35·11	29
30	595,089	630,038	32·76	32·10	612,774	658,418	33·81	34·41	30
31	589,094	624,124	32·09	31·40	606,296	652,747	33·17	33·70	31
32	583,036	618,056	31·42	30·71	599,769	646,957	32·53	33·00	32
33	576,912	611,827	30·74	30·01	593,196	641,045	31·88	32·30	33
34	570,716	605,430	30·07	29·33	586,575	635,003	31·23	31·60	34
35	564,441	598,860	29·40	28·64	579,908	628,842	30·59	30·90	35
36	558,083	592,107	28·73	27·96	573,192	622,554	29·94	30·21	36
37	551,634	585,167	28·06	27·29	566,431	616,144	29·29	29·52	37
38	545,084	578,019	27·39	26·62	559,619	609,599	28·64	28·83	38
39	538,428	570,656	26·72	25·96	552,758	602,924	27·99	28·15	39
40	531,657	563,077	26·06	25·30	545,844	596,113	27·34	27·46	40
41	524,761	555,254	25·39	24·65	538,876	589,167	26·69	26·78	41
42	517,734	547,288	24·73	24·00	531,849	582,104	26·03	26·10	42
43	510,567	539,161	24·07	23·35	524,765	574,919	25·38	25·42	43
44	503,247	530,858	23·41	22·71	517,617	567,612	24·72	24·74	44

EXPECTATION OF LIFE—*continued.*

AGE.	MALES.				FEMALES.				AGE.
	Of 1,000,000 Born, the Number Surviving at the end of each Year of Life.		Mean After-lifetime (Expectation of Life).		Of 1,000,000 Born, the Number Surviving at the end of each Year of Life.		Mean After-lifetime (Expectation of Life).		
	1838-54.	1871-80.	1838-54.	1871-80.	1838-54.	1871-80.	1838-54.	1871-80.	
Column.	1	2	3	4	5	6	7	8	Column.
45	495,770	522,374	22·76	22·07	510,403	560,174	24·06	24·06	45
46	488,126	513,702	22·11	21·44	503,122	552,602	23·40	23·38	46
47	480,308	504,836	21·46	20·80	495,768	544,892	22·74	22·71	47
48	472,306	495,761	20·82	20·18	488,339	537,043	22·08	22·03	48
49	464,114	486,479	20·17	19·55	480,833	529,048	21·42	21·36	49
50	455,727	476,980	19·54	18·93	473,245	520,901	20·75	20·68	50
51	447,139	467,254	18·90	18·31	465,572	512,607	20·09	20·01	51
52	438,099	457,022	18·28	17·71	457,814	504,188	19·42	19·34	52
53	428,801	446,510	17·67	17·12	449,966	495,645	18·75	18·66	53
54	419,256	435,729	17·06	16·53	442,047	486,973	18·08	17·98	54
55	409,460	424,677	16·45	15·95	433,331	477,440	17·43	17·33	55
56	399,408	413,351	15·86	15·37	424,239	467,443	16·79	16·69	56
57	389,088	401,740	15·26	14·80	414,761	456,992	16·17	16·06	57
58	378,481	389,827	14·68	14·24	404,895	446,079	15·55	15·45	58
59	367,570	377,591	14·10	13·68	394,636	434,695	14·94	14·84	59
60	356,330	365,011	13·53	13·14	383,974	422,835	14·34	14·24	60
61	344,744	352,071	12·96	12·60	372,895	410,477	13·75	13·65	61
62	332,789	338,820	12·41	12·07	361,387	397,644	13·17	13·08	62
63	320,451	325,256	11·87	11·56	349,436	384,319	12·60	12·51	63
64	307,720	311,368	11·34	11·05	337,031	370,495	12·05	11·96	64
65	294,588	297,156	10·82	10·55	324,165	356,165	11·51	11·42	65
66	281,064	282,638	10·32	10·07	310,833	341,326	10·98	10·90	66
67	267,160	267,829	9·83	9·60	297,048	325,988	10·47	10·39	67
68	252,901	252,763	9·36	9·14	282,819	310,170	9·97	9·89	68
69	238,328	237,487	8·90	8·70	268,177	293,899	9·48	9·41	69

70	223,490	222,056	8·45	8·27	253,161	277,225	9·02	8·95	70
71	208,453	206,539	8·03	7·85	237,822	260,207	8·57	8·50	71
72	193,297	190,971	7·62	7·45	222,230	242,934	8·13	8·07	72
73	178,114	175,449	7·22	7·07	206,464	225,497	7·71	7·65	73
74	163,003	160,074	6·85	6·70	190,620	208,003	7·31	7·25	74
75	148,076	144,960	6·49	6·34	174,800	190,566	6·93	6·87	75
76	133,453	130,227	6·15	6·00	159,126	173,316	6·56	6·51	76
77	119,251	115,986	5·82	5·68	143,722	156,392	6·21	6·16	77
78	105,592	102,359	5·51	5·37	128,711	139,927	5·88	5·82	78
79	92,587	89,449	5·21	5·07	114,229	124,065	5·56	5·50	79
80	80,343	77,354	4·93	4·79	100,394	108,935	5·26	5·20	80
81	68,946	66,153	4·66	4·51	87,323	94,662	4·98	4·90	81
82	58,471	55,842	4·41	4·26	75,119	81,305	4·71	4·63	82
83	48,970	46,489	4·17	4·01	63,862	68,966	4·45	4·37	83
84	40,471	38,132	3·95	3·58	53,615	57,723	4·21	4·12	84
85	32,979	30,785	3·73	3·56	44,419	47,631	3·98	3·88	85
86	26,476	24,436	3·53	3·36	36,284	38,710	3·76	3·66	86
87	20,926	19,054	3·34	3·17	29,202	30,958	3·56	3·46	87
88	16,268	14,576	3·16	2·99	23,135	24,338	3·36	3·26	88
89	12,428	10,926	3·00	2·82	18,027	18,788	3·18	3·08	89
90	9,321	8,015	2·84	2·66	13,802	14,225	3·01	2·90	90
91	6,859	5,748	2·69	2·51	10,376	10,553	2·85	2·74	91
92	4,946	4,025	2·55	2·37	7,650	7,658	2·70	2·58	92
93	3,492	2,749	2·41	2·24	5,526	5,429	2·55	2·44	93
94	2,411	1,828	2·29	2·12	3,908	3,756	2·42	2·30	94
95	1,628	1,183	2·17	2·01	2,704	2,533	2·29	2·17	95
96	1,071	742	2·06	1·90	1,827	1,661	2·17	2·11	96
97	688	452	1·95	1·81	1,204	1,057	2·06	2·03	97
98	430	266	1·85	1·72	774	653	1·96	1·83	98
99	262	151	1·76	1·65	483	389	1·86	1·73	99
100	154	82	1·68	1·61	295	225	1·76	1·62	100

THE QUEEN AND ROYAL FAMILY.

THE QUEEN.—Victoria, of the United Kingdom of Great Britain and Ireland, &c., Queen, Defender of the Faith. Her Majesty was born at Kensington Palace, May 24, 1819: succeeded to the throne, June 20, 1837, on the death of her uncle, King William IV.; was crowned June 28, 1838; and married, February 10, 1840, to his Royal Highness Prince Albert. Her Majesty is the only child of his late Royal Highness Edward, Duke of Kent, son of King George III. The children of Her Majesty are:—

1. Her Royal Highness Victoria Adelaide Mary Louisa, Princess Royal of England and Prussia, born November 21, 1840, and married to his Royal Highness Wilhelm of Prussia, January 25, 1858, died June 15, 1888, and has had issue three sons and four daughters.

2. His Royal Highness Albert Edward, Prince of Wales, born November 9, 1841, married March 10, 1863, Alexandra of Denmark (Princess of Wales), born December 1, 1844, and has issue—Prince Albert Victor, born January 8, 1864, died January 14, 1892; George Frederick Ernest Albert, Duke of York, born June 3, 1865, married his cousin Princess Victoria May, only daughter of the Duke of Teck, July 6, 1893, has four children, born June 23, 1894, December 14, 1895, April 25, 1897, March 31, 1900; Louisa Victoria Alexandra Dagmar, born February 20, 1867, married, July 27, 1889, Alexander William George, Duke of Fife, has two daughters, born October 3, 1891, and April 3, 1893; Victoria Alexandra Olga Mary, born July 6, 1868; Maud Charlotte Mary Victoria, born November 26, 1869; and Alexander John Charles Albert, born April 6, 1871, died April 7, 1871.

3. Her Royal Highness Alice Maud Mary, born April 25, 1843; died December 14, 1878; married his Royal Highness Prince Frederick Louis of Hesse, July 1, 1862, who died March 13, 1892; had issue five daughters and two sons; the second son died by an accident, May, 1873; the youngest daughter died November 15, 1878.

4. His Royal Highness Alfred Ernest Albert, Duke of Saxe-Coburg and Gotha, born August 6, 1844; married the Grand Duchess Marie of Russia, January 9, 1874; died July 31, 1900; issue, a son, born October 15, 1874, and four daughters, born October 29, 1875, November 25, 1876, September 1, 1878, and March, 1884.

5. Her Royal Highness Helena Augusta Victoria, born May 25, 1846; married to his Royal Highness Prince Frederick Christian Charles Augustus of Schleswig-Holstein Sonderburg-Augustenburg, July 5, 1866; and has issue living two sons and two daughters.

6. Her Royal Highness Louise Caroline Alberta, born March 18, 1848; married to the Marquis of Lorne, eldest son of the Duke of Argyll, March 21, 1871.

7. His Royal Highness Arthur William Patrick Albert, Duke of Connaught and Strathearn, born May 1, 1850; married Princess Louise Margaret of Prussia, March 13, 1879; issue, a daughter, born January 15, 1882; a son, born January 13, 1883; and a daughter, born March 17, 1886.

8. His Royal Highness Leopold George Duncan Albert, Duke of Albany, born April 7, 1853; married, April 27, 1882, Princess Helen of Waldeck; died March 28, 1884; issue, a daughter, born February 26, 1883, and a son, born July 19, 1884.

9. Her Royal Highness Beatrice Mary Victoria Feodora, born April 14, 1857; married, July 23, 1885, to Prince Henry of Battenberg; issue, three sons and a daughter.

PARLIAMENTS OF THE UNITED KINGDOM.

	Assembled.	Dissolved.	Duration.		Assembled.	Dissolved.	Duration.
	GEORGE III.		Yrs. m. d.		VICTORIA.		Yrs. m. d.
1	Sept. 27, 1796*	June 29, 1802	5 9 2	13	Nov. 15, 1837	June 23, 1841	3 7 8
2	Oct. 29, 1802	Oct. 25, 1806	3 11 27	14	Aug. 19, 1841	July 23, 1847	5 11 4
3	Dec. 15, 1806	April 29, 1807	0 4 14	15	Nov. 18, 1847	July 1, 1852	4 7 13
4	June 22, 1807	Sept. 29, 1812	5 3 7	16	Nov. 4, 1852	Mar. 21, 1857	4 4 17
5	Nov. 24, 1812	June 10, 1818	5 6 16	17	April 30, 1857	April 23, 1859	1 11 23
6	Jan. 14, 1819	Feb. 29, 1820	1 1 15	18	May 31, 1859	July 6, 1865	6 1 6
				19	Feb. 1, 1866	Nov. 11, 1868	2 9 10
	GEORGE IV.			20	Dec. 10, 1868	Jan. 26, 1874	5 1 16
7	April 23, 1820	June 2, 1826	6 1 9	21	Mar. 5, 1874	Mar. 25, 1880	6 0 20
8	Nov. 14, 1826	July 24, 1830	3 8 10	22	April 29, 1880	Nov. 18, 1885	5 6 20
				23	Jan. 12, 1886	June 25, 1886	0 5 5
	WILLIAM IV.			24	Aug. 5, 1886	June 28, 1892	5 10 24
9	Oct. 26, 1830	April 22, 1831	0 5 27	25	Aug. 4, 1892	July 24, 1895	2 11 20
10	June 14, 1831	Dec. 3, 1832	1 5 9	26	Aug. 12, 1895	Sept. 25, 1900	5 1 13
11	Jan. 29, 1833	Dec. 30, 1834	1 11 1	27	Dec. 3, 1900		
12	Feb. 19, 1835	July 17, 1837	2 4 28				

* Parliament first met after the Union with Ireland, January 22, 1801.

LIST OF ADMINISTRATIONS IN THE PRESENT CENTURY.

Date.	Prime Minister.	Duration.	Chancellor.	Exchequer.	Home Secretary.	Foreign Sec.
		Yrs. Dys.				
Dec. 23, 1783	William Pitt	17 84	Thurlow .. Loughboro	William Pitt ..	Portland	Grenville.
Mar. 17, 1801	Hy. Addington ..	3 59	Eldon	H. Addington..	Portland, Pel-ham, C. Yorke	Hawkesbury.
May 15, 1804	William Pitt	1 272	Eldon	William Pitt ..	Hawkesbury ..	Harrowby. Mulgrave.
Feb. 11, 1806	Lord Grenville ..	1 48	Erskine....	Lord H. Petty..	Spencer..	Chas. J. Fox. Visct. Howick.
Mar. 31, 1807	Duke of Portland.	2 246	Eldon	S. Perceval ..	Hawkesbury ..	G. Canning.
Dec. 2, 1809	Spencer Perceval.	2 190	Eldon	S. Perceval ..	R. Ryder	Bathurst. Wellesley.
June 9, 1812	Earl of Liverpool.	14 319	Eldon	N. Vansittart.. F. J. Robinson.	Sidmouth ..... Robert Peel	Castlereagh. G. Canning.
Apr. 24, 1827	George Canning..	0 134	Lyndhurst..	G. Canning ..	Sturges Bourne. Lansdowne	Dudley.
Sept. 5, 1827	Visct. Goderich ..	0 142	Lyndhurst..	J. C. Herries ..	Lansdowne	Dudley.
Jan. 25, 1828	D. of Wellington..	2 301	Lyndhurst..	H. Goulburn ..	Robert Peel....	Dudley. Aberdeen.
Nov. 22, 1830	Earl Grey.....	3 238	Brougham..	Althorp	Melbourne	Palmerston.
July 18, 1834	Visct. Melbourne.	0 161	Brougham..	Althorp	Duncannon	Palmerston.
Dec. 26, 1834	Sir Robert Peel ..	0 113	Lyndhurst..	Sir R. Peel....	H. Goulburn ..	Wellington.
Apr. 18, 1835	Visct. Melbourne.	6 141	In Comm... Cottenhpm.	T. S. Rice..... F. T. Barring....	Lord J. Russell .. Normanby.....	Palmerston.
Sept. 6, 1841	Sir Robert Peel ..	4 303	Lyndhurst..	H. Goulburn ..	Sir J. Graham..	Aberdeen.
July 6, 1846	Ld. John Russell.	5 236	Cottenham. Truro	Sir C. Wood ..	Sir George Grey	Palmerston. Granville.
Feb. 27, 1852	Earl of Derby	0 305	St Leonards	B. Disraeli	S. H. Walpole..	Malmesbury.
Dec. 28, 1852	Earl of Aberdeen.	2 44	Cranworth..	W. Gladstone..	Palmerston	Lord J. Russell Clarendon.
Feb. 10, 1855	Lord Palmerston.	3 15	Cranworth..	W. Gladstone.. Sir G. C. Lewis.	Sir George Grey	Clarendon.
Feb. 25, 1858	Earl of Derby....	1 113	Chelmsford.	B. Disraeli	S. H. Walpole..	Malmesbury.
June18, 1859	Lord Palmerston.	6 141	Campbell .. Westbury..	W. Gladstone..	Sir G. C. Lewis. Sir George Grey	Russell.
Nov. 6, 1865	Earl Russell	0 242	Cranworth..	W. Gladstone..	Sir George Grey	Clarendon.
July 6, 1866	Earl of Derby....	1 236	Chelmsford.	B. Disraeli	S. H. Walpole .. GathorneHardy	Stanley.
Feb. 27, 1868	Benjamin Disraeli	0 285	Cairns	G. W. Hunt ..	G. Hardy	Stanley.
Dec. 9, 1868	W. E. Gladstone..	5 74	Hatherley.. Selborne ..	Robert Lowe .... W. E. Gladstone.	H. A. Bruce ..... Robert Lowe	Clarendon. Granville.
Feb. 21, 1874	Benjamin Disraeli) Earl Beaconsfield.	6 67	Cairns	S. Northcote ..	R. A. Cross	Derby. Salisbury.
Apr. 28, 1880	W. E. Gladstone..	5 57	Selborne ..	W. Gladstone.. H.C.E. Childers	Sir W. Harcourt	Granville.
June24, 1885	Marq. of Salisbury	0 227	Halsbury ..	Hicks-Beach..	R. A. Cross	Salisbury.
Feb. 7, 1886	W. E. Gladstone..	0 139	Herschel ..	W. V. Harcourt	H. C. E. Childers	Rosebery.
July 24, 1886	Marq. of Salisbury	6 17	Halsbury ..	Lord Churchill G. J. Goschen..	H. Matthews ..	Iddesleigh. Salisbury.
Aug. 15, 1892 / Mar. 3, 1894	W. E. Gladstone. / Earl of Rosebery..	2 313	Herschel ..	W. V. Harcourt	H. H. Asquith..	Rosebery. Kimberley
June24, 1895	Marq. of Salisbury		Halsbury ..	Hicks-Beach..	Sir M. W. Ridley C. T. Ritchie ..	Salisbury. Lansdowne.

THE SALISBURY MINISTRY, 1900.

Prime Minister and Lord Privy Seal	Marquis of Salisbury.
Secretary of State for Foreign Affairs	Marquis of Lansdowne.
Lord President of the Council	Duke of Devonshire.
First Lord of the Treasury	Rt. Hon. A. J. Balfour.
Lord Chancellor	Lord Halsbury.
Secretary for India	Lord G. Hamilton.
Chancellor of the Exchequer	Sir M. Hicks-Beach, Bt.
Home Secretary	Rt. Hon. C. T. Ritchie.
Secretary for the Colonies	Rt. Hon. J. Chamberlain.
Secretary for War	Rt. Hon. St. John Brodrick.
Secretary for Scotland	Lord Balfour of Burleigh.
First Lord of the Admiralty	Earl of Selborne.
President of the Board of Trade	Rt. Hon. G. Balfour.
Chancellor of the Duchy of Lancaster	Lord James of Hereford.
President of the Local Government Board	Rt. Hon. W. H. Long.
Lord Lieutenant of Ireland	Earl Cadogan.
Lord Chancellor of Ireland	Lord Ashbourne.
President of the Board of Agriculture	Rt. Hon. R. W. Hanbury.
First Commissioner of Works	Rt. Hon. Akers Douglas.
Postmaster-General	Marquis of Londonderry.

The above form the Cabinet.

Chief Secretary for Ireland	G. Wyndham.
Vice-President of the Council of Education	Sir John E. Gorst.
Junior Lords of the Treasury	H. T. Anstruther. W. Hayes Fisher. Victor Cavendish.
Financial Secretary to the Treasury	Austen Chamberlain.
Patronage Secretary to the Treasury	Sir Wm. Walrond.
Under Secretary for the Home Department	Jesse Collings.
Under Secretary for Foreign Affairs	Viscount Cranbourne.
Under Secretary for the Colonies	Earl of Onslow.
Under Secretary for India	Earl of Hardwicke.
Parliamentary Secretary of the Board of Trade	Earl of Dudley.
Parliamentary Secretary of the Local Government Board	Grant Lawson.

THE SALISBURY MINISTRY, 1900—*continued.*

Secretary to the Admiralty	Arnold Foster.
Under Secretary for the War Office	Lord Raglan.
Financial Secretary to the War Office	Lord Stanley.
Civil Lord to the Admiralty	Captain Pretyman.
Attorney-General	Sir R. B. Finlay.
Solicitor-General	Sir E. Carson.
Lord Advocate for Scotland	Rt. Hon. A. G. Murray.
Solicitor-General for Scotland	C. Scott Dickson.
Attorney-General for Ireland	Rt. Hon. John Atkinson.
Solicitor-General for Ireland	Dunbar P. Barton.
Vice-Chamberlain of the Household	Sir A. Acland Hood.
Comptroller of the Household	Lord Valentia.
Lord Chamberlain	Lord Clarendon.

PRIME MINISTERS SINCE 1834.

Sir Robert Peel.	December 15, 1834	Mr. Disraeli.	March to December, 1868
Viscount Melbourne	April 18, 1835	Mr. Gladstone	December 9, 1868
Sir Robert Peel	August 31, 1841	Earl Beaconsfield	February 21, 1874
Lord John Russell	July 6, 1846	Mr. Gladstone	April 29, 1880
Earl of Derby	February 27, 1852	and Ch. of Ex. to	April, 1883.
Earl of Aberdeen	December 28, 1852	Marquis of Salisbury	June 24, 1885
Viscount Palmerston	February 26, 1855	Mr. Gladstone	February 2, 1886
Earl of Derby	February 26, 1858	Marquis of Salisbury	August 3, 1886
Viscount Palmerston	June 18, 1859	Mr. Gladstone	August 15, 1892
Earl Russell	October 28, 1865	Earl Rosebery	March 3, 1894
Earl of Derby	July 8, 1866	Marquis of Salisbury	June 25, 1895

Twenty-one changes of Governments have taken place since the beginning of 1834, but in that time only ten men have been Premiers, and of these the Marquis of Salisbury and Earl Rosebery are the sole survivors. Mr. Gladstone had been Premier longer than any other statesman since the Earl of Liverpool, who held office nearly fifteen years in succession.

In 1885 the number of members of the Lower House was finally fixed at 670, as against 658 in previous years; England returning 465, Wales 30, Scotland 72, and Ireland 103 members. The previous distribution had been—England 469, Wales 30, Scotland 60, and Ireland 103 seats. There are now 377 county members, as against 283; 284 borough members, as against 360; and 9 University members, as against 9.

THE

HOUSE OF COMMONS AS ELECTED OCTOBER, 1900.

WITH CORRECTIONS TO NOVEMBER 25TH, 1900.

Constituencies.	Members.	Politics. Conservative	Liberal.	Nationalist.	Parliamentary Population, 1891.
BEDFORD (3).					
County Divisions (2).					
Biggleswade, or N.	Lord A. Compton	1	..	..	64,457
Luton, or S.	T. G. Ashton	..	1	..	68,249
		1	1	..	132,706
Borough (1).					
Bedford	C. G. Pym	1	..	..	28,023
		2	1	..	160,729
BERKS. (5).					
County Divisions (3).					
Abingdon, or N.	A. K. Lloyd	1	..	..	49,077
Newbury, or S.	W. G. Mount	1	..	..	55,846
Wokingham, or E.	Captain Oliver Young	1	..	..	59,104
		3	..	..	164,027
Boroughs (2).					
Reading	G. W. Palmer	..	1	..	55,752
Windsor (New)	Sir F. T. Barry	1	..	..	12,327
		4	1	..	232,106
BUCKS. (3).					
County Divisions (3).					
Aylesbury, or M.	Hon. Lionel Rothschild	1	..	..	58,510
Buckingham, or N.	W. W. Carlile	1	..	..	57,389
Wycombe, or S.	W. H. Grenfell	1	..	..	66,792
		3	..	..	182,691
CAMBRIDGE (4).					
County Divisions (3).					
Chesterton, or W.	Capt. W. R. Green	1	..	..	46,041
Newmarket, or E.	Col. H. Mc.Calmont	1	..	..	48,878
Wisbech, or N.	Hon. A. Brand	..	1	..	49,556
		2	1	..	144,475
Borough (1).					
Cambridge	R. U. P. Fitzgerald	1	..	..	44,387
		3	1	..	188,862

HOUSE OF COMMONS.

Constituencies.	Members.	Politics. Conservative.	Liberal.	Nationalist.	Parliamentary Population, 1891.
CHESTER (13).					
County Divisions (8).					
Altrincham	C. R. Disraeli	1	..	..	63,390
Crewe	J. Tomkinson	..	1	..	64,434
Eddisbury	H. J. Tollemache	1	..	..	55,249
Hyde	E. Chapman	1	..	..	57,468
Knutsford	Hon. A. de T. Egerton	1	..	..	55,073
Macclesfield	W. Bromley-Davenport	1	..	..	53,147
Northwich	Sir J. T. Brunner	..	1	..	69,893
Wirrall	J. Hoult	1	..	..	73,725
		6	2	..	492,379
Boroughs (5).					
Birkenhead	Sir Elliot Lees	1	..	..	99,249
Chester	R. A. Yerburgh	1	..	..	42,295
Stalybridge	M. White Ridley	1	..	..	44,135
Stockport (2)	Sir J. Leigh	..	1	..	70,253
	B. V. Melville	1	..	..	
		10	3	..	748,311
CORNWALL (7).					
County Divisions (6).					
Bodmin, or S.E.	Sir L. W. Molesworth	1	..		52,386
Camborne, or N.W.	W. S. Caine	..	1	..	54,192
Launceston, or N.E.	F. Moulton	..	1	..	48,086
St. Austell, or M.	W. A. Mc.Arthur	..	1	..	49,517
St. Ives, or W.	E. Hain	1	..	..	50,160
Truro	Sir E. Lawrence	1	..	..	50,715
		3	3	..	305,056
Borough (1).					
Penryn and Falmouth	F. J. Horniman	..	1	..	17,533
		3	4	..	322,589
CUMBERLAND (6).					
County Divisions (4).					
Cockermouth	J. S. Randles	1	..	..	63,592
Egremont, or W.	J. R. Bain	1	..	..	53,629
Eskdale, or N.	C. W. Lowther	1	..	..	45,300
Penrith, or M.	J. W. Lowther	1	..	..	45,636
		4	..	..	208,157
Boroughs (2).					
Carlisle	*W. C. Gully, Q.C.	..	..	..	39,176
Whitehaven	A. Helder	1	..	..	19,217
		5	..	..	266,550

* Speaker.

HOUSE OF COMMONS.

Constituencies.	Members.	Politics. Conservative	Liberal.	Nationalist.	Parliamentary Population, 1891.
DERBY (9).					
County Divisions (7).					
Chesterfield	T. Bayley	..	1	..	61,294
High Peak	O. Partington	..	1	..	60,740
Ilkeston	Sir W. B. Foster	..	1	..	69,192
Mid	J. A. Jacoby	..	1	..	59,716
North-Eastern	T. D. Bolton	..	1	..	61,995
Southern	J. Gretton	1	..	..	63,816
Western	V. C. Cavendish	1	..	..	56,987
		2	5	..	433,740
Boroughs (2).					
Derby (2)	Sir T. Roe	..	1	..	94,146
	R. Bell (Labour)	..	1	..	
		2	7	..	527,886
DEVON (13).					
County Divisions (8).					
Ashburton, or M	C. Seale Hayne	..	1	..	53,005
Barnstaple, or N.W.	E. J. Soares	..	1	..	61,349
Honiton, or E.	Sir J. Kennaway	1	..	..	52,025
South Molton, or N.	G. Lambert	..	1	..	46,718
Tavistock, or W.	F. W. Spear	1	..	..	50,715
Tiverton, or N.E.	Sir W. Walrond	1	..	..	52,762
Torquay	F. L. Barratt	..	1	..	57,463
Totnes, or S.	F. B. Mildmay	1	..	..	49,615
		4	4	..	423,652
Boroughs (5).					
Devonport (2)	Hudson Kearley	..	1	..	70,238
	E. J. C. Morton	..	1	..	
Exeter	Sir E. Vincent	1	..	..	50,570
Plymouth (2)	H. E. Duke	1	..	..	87,307
	Hon. Ivor Guest	1	..	..	
		7	6	..	631,767
DORSET (4).					
County Divisions (4).					
Eastern	Hon. H. N. Sturt	1	..	..	57,202
Northern	J. K. Wingfield Digby	1	..	..	45,740
Southern	W. E. Brymer	1	..	..	49,897
Western	Lieut.-Colonel R. Williams	1	..	..	41,648
		4	..	..	194,487

HOUSE OF COMMONS.

Constituencies.	Members.	Politics. Conservtive	Liberal.	Nationalist.	Parliamentary Population, 1891.
DURHAM (16).					
County Divisions (8).					
Barnard Castle	Sir J. W. Pease	..	1	..	59,459
Bishop Auckland	J. M. Paulton	..	1	..	61,833
Chester-le-Street	Sir J. Joicey, Bt.	..	1	..	70,206
Houghton-le-Spring	R. Cameron	..	1	..	69,235
Jarrow	Sir C. M. Palmer	..	1	..	80,532
Mid	J. Wilson	..	1	..	67,635
North-Western	L. Atherley-Jones	..	1	..	65,987
South-Eastern	Hon. F. W. Lambton	1	..	..	63,830
		1	7	..	538,717
Boroughs (8).					
Darlington	Pike Pease	1	..	..	38,030
Durham	Hon. A. R. D. Elliot	1	..	..	15,287
Gateshead	William Allan	..	1	..	85,712
Hartlepool	Sir C. Furness	..	1	..	64,914
South Shields	W. S. Robson	..	1	..	78,431
Stockton	Colonel Ropner	1	..	..	68,895
Sunderland (2)	W. T. Doxford	1	..	..	142,097
	T. S. G. Pemberton	1	..	..	
		6	10	..	1,032,083
ESSEX (11).					
County Divisions (8).					
Chelmsford, or M.	Major Rasch	1	..	..	58,313
Epping, or W.	Colonel A. R. M. Lockwood	1	..	..	55,416
Harwich, or N.E.	J. Round	1	..	..	55,612
Maldon, or E.	Hon. C. H. Strutt	1	..	..	54,572
Romford, or S.	L. Sinclair	1	..	..	103,543
Saffron Walden, or N.	Hon. Armine Wodehouse	..	1	..	47,422
South-Eastern	Colonel E. Tufnell	1	..	..	69,824
Walthamstow, or S.W.	D. J. Morgan	1	..	..	101,236
		7	1	..	545,938
Boroughs (3).					
Colchester	Sir W. D. Pearson	..	1	..	34,559
West Ham, North	E. Gray	1	..	..	92,304
„ South	Major G. E. Banes	1	..	..	112,598
		9	2	..	785,399
GLOUCESTER (11).					
County Divisions (5).					
Cirencester, or E.	Hon. A. B. Bathurst	1	..	..	53,364
Forest of Dean	Rt. Hon. Sir C. Dilke	..	1	..	52,791
Stroud, or M.	C. P. Allen	..	1	..	56,488
Tewkesbury, or N.	Sir J. E. Dorington	1	..	..	50,325
Thornbury, or S.	C. E. H. A. Colston	1	..	..	63,587
		3	2	..	276,555

HOUSE OF COMMONS.

Constituencies.	Members.	Politics. Conservtive	Liberal.	Nationalist.	Parliamentary Population, 1891.
GLOUCESTER—*con.*					
Boroughs (6).					
Bristol, East	C. E. Hobhouse	..	1	..	70,685
„ North	Sir F. Wills	1	..	..	77,172
„ South	W. Long	1	..	..	72,273
„ West	Sir M. Hicks-Beach	1	..	..	65,481
Cheltenham	J. T. Agg-Gardner	1	..	..	49,775
Gloucester	R. Rea	..	1	..	39,444
		7	4	..	651,385
HANTS (12).					
County Divisions (6).					
Andover, or W	W. W. B. Beach	1	..	..	51,225
Basingstoke, or N.	A. F. Jeffreys	1	..	..	70,497
Fareham, or S.	Colonel Lee	1	..	..	65,987
Isle of Wight	Captain Seely	1	..	..	78,718
New Forest	Hon. J. Scott Montagu	1	..	..	51,300
Petersfield, or E.	W. Nicholson	1	..	..	47,165
		6	..	..	364,892
Boroughs (6).					
Christchurch	K. R. Balfour	1	..	..	53,270
Portsmouth (2)	J. A. H. Majendie	1	..	..	159,255
	R. Lucas	1	..	..	
Southampton	T. Chamberlayne	1	..	..	93,596
	Sir J. B. Simeon	1	..	..	
Winchester	W. H. Myers	1	..	..	19,073
		12	..	..	690,086
HEREFORD (3).					
County Divisions (2).					
Leominster, or N.	Sir J. J. Rankin, Bt.	1	..	..	45,830
Ross, or S.	Captain P. Clive	1	..	..	49,889
		2	..	..	95,719
Borough (1).					
Hereford	J. S. Arkwright	1	..	..	20,267
		3	..	..	115,986
HERTFORD (4).					
County Divisions (4).					
Hertford, or E.	A. H. Smith	1	..	..	54,571
Hitchin, or N.	G. B. Hudson	1	..	..	48,437
St. Albans, or M.	Hon. Vicary Gibbs	1	..	..	53,239
Watford, or W.	T. F. Halsey	1	..	..	63,878
		4	..	..	220,125

HOUSE OF COMMONS.

Constituencies.	Members.	Politics.			Parliamentary Population, 1891.
		Conservtive	Liberal.	Nationalist.	
HUNTINGDON (2).					
County Divisions (2).					
Huntingdon, or S.	G. Montagu	1	..	..	25,422
Ramsey, or N.	Hon. A. E. Fellowes	1	..	..	29,558
KENT (19).		2	..	..	54,980
County Divisions (8).					
Ashford, or S.	L. Hardy	1	..	..	67,946
Dartford, or N.W.	Rt. Hon. Sir W. Hart-Dyke	1	..	..	79,850
Faversham, or N.E.	Captain J. Howard	1	..	..	69,343
Isle of Thanet.	Rt. Hon. J. Lowther	1	..	..	61,617
Medway, or M.	Col. C. E. Warde	1	..	..	64,178
Sevenoaks, or W.	H. W. Forster	1	..	..	80,062
St. Augustine's, or E.	Rt. Hon. A. Akers-Douglas	1	..	..	68,011
Tunbridge, or S.W.	A. Griffith Boscawen	1	..	..	72,596
Boroughs (11).		8	..	..	563,603
Canterbury	J. Henniker-Heaton	1	..	..	22,607
Chatham	H. D. Davies	1	..	..	59,389
Deptford	A. H. A. Morton	1	..	..	101,326
Dover	G. Wyndham	1	..	..	33,313
Gravesend	G. Parker	1	..	..	35,492
Greenwich	Lord H. Cecil	1	..	..	78,131
Hythe.	Sir E. A. Sassoon	1	..	..	35,540
Lewisham	J. Penn	1	..	..	88,643
Maidstone	J. Barker	..	1	..	32,145
Rochester.	Viscount Cranborne	1	..	..	26,170
Woolwich.	Colonel E. Hughes	1	..	..	98,976
LANCASTER (57).		18	1	..	1,175,335
County Divisions (23).					
Northern Part (4).					
Blackpool.	Sir M. W. Ridley	1	..	..	70,356
Chorley.	Lord Balcarres	1	..	..	67,854
Lancaster.	N. W. Helme	..	1	..	64,279
North Lonsdale	R. Cavendish	1	..	..	51,181
N.-Eastern Part (4).					
Accrington.	Sir J. F. Leese, Q.C.	..	1	..	75,712
Clitheroe.	Sir U. Kay-Shuttleworth	..	1	..	89,331
Darwen.	J. Rutherford	1	..	..	70,475
Rossendale.	W. Mather	..	1	..	70,567
S.-Eastern Part (8).					
Eccles.	O. L. Clare	1	..	..	78,133
Gorton	E. F. G. Hatch	1	..	..	77,690
Heywood.	G. Kemp	1	..	..	56,794
Middleton	E. B. Fielden	1	..	..	68,540
Prestwich.	F. Cawley	..	1	..	79,497
Radcliffe-cum-Farnworth	T. C. Taylor	..	1	..	72,940
Stretford	Sir J. W. Maclure, Bt.	1	..	..	67,004
Westhoughton.	Lord Stanley	1	..	..	83,063

HOUSE OF COMMONS.

Constituencies.	Members.	Politics. Conservtive	Liberal.	Nationalist.	Parliamentary Population, 1891.
LANCASTER *–con.*					
S.-Western Part (7).					
Bootle	Colonel Sandys	1	..	..	97,552
Ince	Colonel Blundell	1	..	..	67,021
Leigh	C. P. Scott	..	1	..	65,155
Newton	Colonel Pilkington	1	..	..	63,296
Ormskirk	Hon. A. Stanley	1	..	..	64,096
Southport	E. Marshall Hall	1	..	..	76,581
Widnes	Col. W. H. Walker	1	..	..	64,507
Boroughs (*34*).		16	7	..	1,641,624
Ashton-under-Lyne	H. Whiteley	1	..	..	47,322
Barrow-in-Furness	Sir C. W. Cayzer	1	..	..	51,712
Blackburn (2)	W. H. Hornby	1	..	..	120,064
	Sir W. Coddington	1	..	..	
Bolton (2)	H. Shepherd Cross	1	..	..	118,730
	G. Harwood	..	1	..	
Burnley	W. Mitchell	1	..	..	86,163
Bury	J. Kenyon	1	..	..	55,491
Liverpool, Abercromby	W. F. Lawrence	1	..	..	55,564
„ East Toxteth	A. F. Warr	1	..	..	63,926
„ Everton	Sir J. A. Willox	1	..	..	78,639
„ Exchange	C. M. Mc.Arthur	1	..	..	47,704
„ Kirkdale	David MacIver	1	..	..	77,018
„ Scotland	T. P. O'Connor	..	..	1	53,723
„ Walton	J. H. Stock	1	..	..	66,465
„ West Derby	S. W. Higginbottom	1	..	..	76,971
„ West Toxteth	R. P. Houston	1	..	..	64,461
Manchester, East	Rt. Hon. A. J. Balfour	1	..	..	85,407
„ North	C. E. Schwann	..	1	..	76,629
„ North-East	Rt. Hon. Sir J. Fergusson	1	..	..	72,794
„ North-West	Sir W. H. Houldsworth	1	..	..	67,633
„ South	Hon. W. R. W. Peel	1	..	..	80,051
„ South-West	W. J. Galloway	1	..	..	71,968
Oldham (2)	A. Emmott	..	1	..	183,871
	W. Churchill	1	..	..	
Preston (2)	R. W. Hanbury	1	..	..	111,696
	W. E. M. Tomlinson	1	..	..	
Rochdale	C. M. Royds	1	..	..	71,458
Salford, North	F. Platt-Higgins	1	..	..	61,520
„ South	J. G. Groves	1	..	..	68,879
„ West	Lees Knowles	1	..	..	67,740
St. Helens	H. Seton-Karr	1	..	..	71,288
Warrington	R. Pierpoint	1	..	..	55,349
Wigan	Sir F. S. Powell	1	..	..	55,013
		46	10	1	3,906,873

HOUSE OF COMMONS.

Constituencies.	Members.	Politics.			Parliamentary Population, 1891.
		Conservative	Liberal.	Nationalist.	
LEICESTER (6).					
County Divisions (4).					
Bosworth, or W.	C. B. Mc.Laren	..	1	..	57,240
Harborough, or S.	J. W. Logan	..	1	..	59,368
Loughborough, or M.	M. Levy	..	1	..	55,164
Melton, or E.	Lord C. Manners	1	..	..	59,852
		1	3	..	231,624
Boroughs (2).					
Leicester (2)	H. Broadhurst	..	1	..	142,051
	Sir J. Rolleston	1	..	..	
		2	4	..	373,675
LINCOLN (11).					
County Divisions (7).					
Brigg, or N. Lindsey	H. J. Reckitt	..	1	..	49,151
Gainsboro', or W. Lindsey	S. Ormsby-Gore	1	..	..	49,595
Horncastle, or S. Lindsey	Lord Willoughby de Eresby.	1	..	..	46,079
Louth, or E. Lindsey	R. W. Perks	..	1	..	46,868
Sleaford, or N. Kesteven	Rt. Hon. H. Chaplin	1	..	..	45,474
Spalding, or Holland	H. R. Mansfield	..	1	..	49,279
Stamford, or S. Kesteven	W. Younger	1	..	..	47,647
		4	3	..	334,093
Boroughs (4).					
Boston	W. Garfitt	1	..	..	18,927
Grantham	A. Priestley	..	1	..	17,170
Great Grimsby	George Doughty	1	..	..	58,603
Lincoln	C. H. Seeley	1	..	..	43,985
		7	4	..	472,778
MIDDLESEX (47).					
County Divisions (7).					
Brentford	J. Bigwood	1	..	..	69,792
Ealing	Rt. Hon. Lord G. Hamilton.	1	..	..	70,756
Enfield	Lieut-Col. H. F. Bowles	1	..	..	84,388
Harrow	Irwin Cox	1	..	..	96,720
Hornsey	C. B. Balfour	1	..	..	78,043
Tottenham	Joseph Howard	1	..	..	97,166
Uxbridge	Sir F. D. Dixon Hartland, Bt.	1	..	..	67,754
		7	..	..	564,619
Boroughs (40).					
Bethnal Green, N.E.	M. M. Bhownaggree	1	..	..	66,804
,, ,, S.W.	S. F. Ridley	1	..	..	62,330
Chelsea	C. A. Whitmore	1	..	..	96,272
City of London (2)	Sir J. Dimsdale	1	..	..	37,694
	A. G. H. Gibbs	1	..	..	
Finsbury, Central	M. Mainwaring	1	..	..	65,885

HOUSE OF COMMONS.

Constituencies.	Members.	Politics. Conservative	Liberal.	Nationalist.	Parliamentary Population, 1891.
MIDDLESEX—*con.*					
Finsbury, East	H. C. Richards	1	..	..	45,306
Fulham	W. H. Fisher	1	..	..	91,640
Hackney, Central	A. H. Allhusen	1	..	..	64,760
„ North	W. R. Bousfield, Q.C.	1	..	..	77,170
„ South	T. H. Robertson	1	..	..	87,601
Hammersmith	W. J. Bull	1	..	..	97,237
Hampstead	E. Broadie-Hoare	1	..	..	68,425
Holborn	J. F. Remnant	1	..	..	70,918
Islington, East	B. L. Cohen	1	..	..	83,883
„ North	G. C. T. Bartley	1	..	..	90,272
„ South	Sir Albert Rollit	1	..	..	71,910
„ West	T. Lough	..	1	..	73,368
Kensington, North	W. T. Sharpe	1	..	..	82,656
„ South	Earl Percy	1	..	..	83,665
Marylebone, East	E. Boulnois	1	..	..	66,673
„ West	Sir Samuel Scott	1	..	..	75,708
Paddington, North	John Aird	1	..	..	64,671
„ South	Sir G. Fardell	1	..	..	53,167
Shoreditch, Haggerston	W. R. Cremer	..	1	..	56,356
„ Hoxton	Hon. Claude Hay	1	..	..	67,653
St. George's, Hanover-square	Hon. H. Legge	1	..	..	78,362
St. Pancras, East	T. Wrightson	1	..	..	60,844
„ North	E. R. Moon	1	..	..	59,126
„ South	Capt. H. M. Jessel	1	..	..	53,767
„ West	H. R. Graham	1	..	..	60,700
Strand	Hon. W. F. D. Smith	1	..	..	64,674
Tower Hamlets:					
Bow and Bromley	W. M. Guthrie	1	..	..	88,645
Limehouse	H. S. Samuel	1	..	..	55,232
Mile End	Spencer Charrington	1	..	..	48,850
Poplar	Sidney Buxton	..	1	..	78,052
St. George	T. R. Dewar	1	..	..	47,913
Stepney	Major W. E. Gordon	1	..	..	58,715
Whitechapel	S. M. Samuel	..	1	..	74,420
Westminster	W. Burdett-Coutts	1	..	..	55,760
		43	4	..	3,251,703
MONMOUTH (4).					
County Divisions (3).					
Northern	R. McKenna	..	1	..	62,690
Southern	Hon. F. C. Morgan	1	..	..	66,133
Western	Sir W. V. Harcourt	..	1	..	64,695
Borough (1).		1	2	..	193,518
Monmouth Group	Dr. Harris	1	..	..	58,742
		2	2	..	252,260

HOUSE OF COMMONS.

Constituencies.	Members.	Politics. Conservative	Liberal.	Nationalist.	Parliamentary Population, 1891.
NORFOLK (10).					
County Divisions (6).					
Eastern	R. J. Price	..	1	..	40,693
Midland	F. W. Wilson	..	1	..	49,604
Northern	Sir W. B. Gurdon	..	1	..	51,072
North-Western	G. White	..	1	..	51,278
Southern	A. W. Soames	..	1	..	49,730
South-Western	T. L. Hare	1	..	..	47,133
Boroughs (4).		1	5	..	289,510
Great Yarmouth	Sir J. C. Colomb	1	..	..	49,318
King's Lynn	T. Gibson Bowles	1	..	..	18,265
Norwich (2)	S. Hoare	1	..	..	100,970
	Sir H. Bullard	1	..	..	
		5	5	..	458,063
NORTHAMPTON (7).					
County Divisions (4).					
Eastern	F. A. Channing	..	1	..	65,499
Mid	Hon. C. R. Spencer	..	1	..	48,790
Northern	Col. S. G. Stopford-Sackville	1	..	..	46,723
Southern	Hon. E. A. Fitzroy	1	..	..	46,628
Boroughs (3).		2	2	..	207,640
Northampton (2)	H. Labouchere	..	1	..	70,872
	J. G. Shipman	..	1	..	
Peterborough	R. Purvis	1	..	..	26,464
		3	4	..	304,976
NORTHUMBERLAND (8).					
County Divisions (4).					
Berwick-on-Tweed	Sir Edward Grey, Bart.	..	1	..	52,442
Hexham	W. C. B. Beaumont	..	1	..	51,587
Tyneside	H. C. Smith	1	..	..	69,642
Wansbeck	C. Fenwick	..	1	..	59,701
Boroughs (4).		1	3	..	233,372
Morpeth	Thomas Burt	..	1	..	40,133
Newcastle-on-Tyne (2)	W. R. Plummer	1	..	..	186,324
	G. Renwick	1	..	..	
Tynemouth	L. Harris	1	..	..	46,267
NOTTINGHAM (7).		4	4	..	506,096
County Divisions (4).					
Bassetlaw	Sir F. Milner	1	..	..	51,452
Mansfield	A. B. Markham	..	1	..	65,790
Newark	Sir Chas. Welby	1	..	..	50,035
Rushcliffe	J. E. Ellis	..	1	..	66,617
		2	2	..	233,894

HOUSE OF COMMONS.

Constituencies.	Members.	Politics. Conservtive	Liberal.	Nationalist.	Parliamentary Population, 1891.
NOTTINGHAM—*con.*					
Boroughs (3).					
Nottingham, East	E. Bond	1	..	..	69,181
„ South	Lord H. Bentinck	1	..	..	60,487
„ West	J. H. Yoxall	..	1	..	82,037
		4	3	..	445,599
OXFORD (4).					
County Divisions (3).					
Banbury, or N.	A. Brassey	1	..	..	43,861
Henley, or S.	R. Hermon Hodge	1	..	..	48,145
Woodstock, or M.	G. H. Morrell	1	..	..	50,464
		3	..	..	142,470
Borough (1).					
Oxford	Viscount Valentia	1	..	..	45,741
		4	..	..	188,211
RUTLAND (1).					
County Division (1).					
Rutland	G. H. Finch	1	..	..	20,659
SALOP (5).					
County Divisions (4).					
Ludlow, or S.	R. J. More	1	..	..	55,920
Newport, or N.	Colonel Kenyon Slaney	1	..	..	53,035
Oswestry, or W.	Stanley Leighton	1	..	..	54,178
Wellington, or M.	A. H. Brown	1	..	..	46,224
		4	..	..	209,357
Borough (1).					
Shrewsbury	H. D. Greene, Q.C.	1	..	..	26,967
		5	..	..	236,324
SOMERSET (10).					
County Divisions (7).					
Bridgwater	E. J. Stanley	1	..	..	48,226
Eastern	H. Hobhouse	1	..	..	50,152
Frome	J. E. Barlow	..	1	..	53,552
Northern	E. H. Llewellyn	1	..	..	53,418
Southern	Edward Strachey	..	1	..	51,300
Wellington, or W.	Sir A. Acland-Hood, Bart.	1	..	..	48,122
Wells	R. E. Dickenson	1	..	..	55,569
Boroughs (3).		5	2	..	360,339
Bath (2)	Colonel Wyndham Murray	1	..	..	54,550
	E. R. Wodehouse	1	..	..	
Taunton	Lieut.-Colonel Welby	1	..	..	18,026
		8	2	..	432,915

HOUSE OF COMMONS.

Constituencies.	Members.	Politics.			Parliamentary Population, 1891.
		Conservative	Liberal.	Nationalist.	
STAFFORD (17).					
County Divisions (7).					
Burton	Q. F. Ratcliffe	1	..	..	58,640
Handsworth	Sir H. Meysey Thompson	1	..	..	84,782
Kingswinford	Col. G. Webb	1	..	..	47,665
Leek	Charles Bill	1	..	..	56,711
Lichfield	Thos. Courtenay Warner	..	1	..	52,006
North-Western	James Heath	1	..	..	63,166
Western	Alex. Henderson	1	..	..	56,546
		6	1	..	419,516
Boroughs (10).					
Hanley	A. H. Heath	1	..	..	86,845
Newcastle-under-Lyme	Sir A. Haslam	1	..	..	54,184
Stafford	C. E. Shaw	..	1	..	20,270
Stoke-on-Trent	D. H. Coghill	1	..	..	75,352
Walsall	Sir A. Hayter	..	1	..	71,791
Wednesbury	W D. Green	1	..	..	69,083
West Bromwich	J. Ernest Spencer	1	..	..	59,489
Wolverhampton, E.	Rt. Hon. Sir H. H. Fowler	..	1	..	54,511
„ S.	H. Norman	..	1	..	57,096
„ W.	Sir A. Hickman	1	..	..	62,718
		12	5	..	1,030,855
SUFFOLK (8).					
County Divisions (5).					
Eye, or N.E.	F S. Stephenson	..	1	..	54,825
Lowestoft, or N.	Col. F. Lucas	1	..	..	61,654
Stowmarket, or N.W.	I. Malcolm	1	..	..	55,099
Sudbury, or S.	Sir W. Cuthbert Quilter, Bt.	1	..	..	55,655
Woodbridge, or S.E.	Captain Pretyman	1	..	..	56,539
		4	1	..	283,772
Boroughs (3).					
Bury St. Edmunds	Sir E. W. Greene	1	..	..	16,630
Ipswich (2)	D. F. Goddard	..	1	..	57,360
	Sir C. Dalrymple	1	..	..	
		6	2	..	357,762
SURREY (22).					
County Divisions (6).					
Chertsey, or N.W.	H. C. Leigh-Bennett	1	..	..	61,968
Epsom, or M.	W. Keswick	1	..	..	70,103
Guildford, or S.W.	Rt. Hon. St. John Brodrick	1	..	..	67,722
Kingston	T. S. Cox	1	..	..	85,367
Reigate, or S.E.	Hon. H. Cubitt	1	..	..	64,453
Wimbledon, or N.E.	E. Hambro	1	..	..	69,236
		6	..	..	418,849

HOUSE OF COMMONS.

Constituencies.	Members.	Politics. Conservative	Liberal.	Nationalist.	Parliamentary Population, 1891.
SURREY—*con.*					
Boroughs (16).					
Battersea	John Burns	..	1	..	97,204
Camberwell, Dulwich	Sir J. Blundell Maple	1	..	..	83,272
„ North	J. T. Macnamara	..	1	..	88,932
„ Peckham	F. G. Banbury	1	..	..	83,482
Clapham	P. M. Thornton	1	..	..	96,952
Croydon	Rt. Hon. C. T. Ritchie	1	..	..	102,697
Lambeth, Brixton	Sir R. G. Mowbray	1	..	..	70,356
„ Kennington	F. L. Cook	1	..	..	73,919
„ North	F. W. Horner	1	..	..	62,516
„ Norwood	C. E. Tritton	1	..	..	68,411
Newington, Walworth	J. Bailey	1	..	..	59,040
„ West	Captain Cecil Norton	..	1	..	56,623
Southwark, Bermondsey	H. J. C. Cust	1	..	..	82,898
„ Rotherhithe	J. C. Macdona	1	..	..	73,662
„ West	R. K. Causton	..	1	..	66,770
Wandsworth	H. Kimber	1	..	..	113,233
		18	4	..	1,698,816
SUSSEX (9).					
County Divisions (6).					
Chichester, or S.W.	Lord Edmund Talbot	1	..	..	54,357
Eastbourne, or S.	L. Hogg	1	..	..	66,468
East Grinstead, or N.	G. J. Goschen, jun.	1	..	..	52,525
Horsham, or N.W.	J. H. Johnstone	1	..	..	52,977
Lewes, or M.	Sir H. Fletcher	1	..	..	64,026
Rye, or E.	Col. A. M. Brookfield	1	..	..	57,090
		6	..	..	347,443
Boroughs (3).					
Brighton (2)	G. W. E. Loder	1	..	..	142,121
	Bruce Wentworth	1	..	..	
Hastings	F. Thomas	..	1	..	60,878
		8	1	..	550,442
WARWICK (14).					
County Divisions (4).					
Nuneaton, or N.E.	F. A. Newdigate	1	..	..	53,280
Rugby, or S.E.	J. C. Grant	..	1	..	49,130
Stratford-on-Avon, or S.W.	Colonel Milward	1	..	..	46,440
Tamworth, or N.	P. A. Muntz	1	..	..	54,134
		3	1	..	202,984

HOUSE OF COMMONS.

Constituencies.	Members.	Politics. Conservative	Liberal.	Nationalist.	Parliamentary Population, 1891.
WARWICK—*con.*					
Boroughs (10).					
Aston Manor	Hon. E. Cecil	1	..	..	68,639
Birmingham, Bordesley	Rt. Hon. Jesse Collings	1	..	..	82,863
,, Central	E. Parkes	1	..	..	59,099
,, East	Sir B. Stone	1	..	..	65,683
,, Edgbaston	F. Lowe	1	..	..	67,682
,, North	J. T. Middlemore	1	..	..	62,948
,, South	J. Powell Williams	1	..	..	70,334
,, West	Rt. Hon. J. Chamberlain	1	..	..	69,508
Coventry	C. J. Murray	1	..	..	54,743
Warwick and Leamington	Hon. A. Lyttelton	1	..	..	39,102
		13	1	..	843,585
WESTMORLAND (2).					
County Divisions (2).					
Appleby, or N.	R. Rigg	..	1	..	31,176
Kendal, or S.	Major J. F. Bagot	1	..	..	34,922
		1	1	..	66,098
WILTS (6).					
County Divisions (5).					
Chippenham, or N.W	Sir J. D. Poynder	1	..	..	44,356
Cricklade, or N.	Lord Edmond Fitzmaurice	..	1	..	59,414
Devizes, or E.	A. E. Goulding	1	..	..	48,267
Westbury, or W.	J. M. Fuller	..	1	..	52,669
Wilton, or S.	Lieut. J. A. Morrison	1	..	..	42,901
		3	2	..	247,607
Borough (1).					
Salisbury	W. Palmer	1	..	..	17,362
		4	2	..	264,969
WORCESTER (8).					
County Divisions (5).					
Bewdley, or W.	A. Baldwin	1	..	..	52,018
Droitwich, or M.	R. B. Martin	1	..	..	48,281
Eastern	Austen Chamberlain	1	..	..	59,357
Evesham, or S.	Colonel C. W. Long	1	..	..	49,538
Northern	J. W. Wilson	1	..	..	58,437
		5	..	..	267,631
Boroughs (3).					
Dudley	Brooke Robinson	1	..	..	90,223
Kidderminster	Sir A. F. Godson, Q.C.	1	..	..	26,905
Worcester	Hon. G. H. Allsopp	1	..	..	42,899
		8	..	..	427,658

HOUSE OF COMMONS.

Constituencies.	Members.	Politics.			Parliamentary Population, 1891.
		Conservative	Liberal.	Nationalist.	
YORKSHIRE (52).					
County Divisions (26).					
East Riding:					
Buckrose	L. White	..	1	..	50,676
Holderness	A. S. Wilson	1	..	..	41,479
Howdenshire	Captain W. H. Wilson-Todd.	1	..	..	49,627
North Riding:					
Cleveland	A. E. Pease	..	1	..	55,917
Richmond	J. Hutton	1	..	..	54,450
Thirsk and Malton	J. G. Lawson	1	..	..	57,191
Whitby	E. W. Beckett	1	..	..	54,781
West Riding:					
Barkeston Ash	Colonel Gunter	1	..	..	48,470
Barnsley	J. Walton	..	1	..	78,844
Colne Valley	Sir J. Kitson	..	1	..	59,344
Doncaster	F. W. Fison	1	..	..	73,157
Elland	Chas. P. Trevelyan	..	1	..	64,632
Hallamshire	Sir F. Mappin	..	1	..	73,254
Holmfirth	H. J. Wilson	..	1	..	65,160
Keighley	J. Brigg	..	1	..	63,263
Morley	A. E. Hutton	..	1	..	65,219
Normanton	B. Pickard	..	1	..	72,013
Osgoldcross	Sir J. Austin	..	1	..	66,779
Otley	J. H. Duncan	..	1	..	61,746
Pudsey	G. Whiteley	..	1	..	49,252
Ripon	J. L. Wharton	1	..	..	54,925
Rotherham	W. H. Holland	..	1	..	78,578
Shipley	Sir J. F. Flannery	1	..	..	62,166
Skipton	F. W. Thompson	..	1	..	58,213
Sowerby	Rt. Hon. J. W. Mellor, Q.C.	..	1	..	63,192
Spen Valley	T. P. Whittaker	..	1	..	57,402
Boroughs (26).		9	17	..	1,579,730
East Riding:					
Hull, Central	Sir H. S. King	1	..	..	65,565
„ East	J. T. Firbank	1	..	..	55,492
„ West	C. H. Wilson	..	1	..	78,603
North Riding:					
Middlesbrough	Colonel Sadler	1	..	..	98,899
Scarborough	J. C. Rickett	..	1	..	33,776
York (2)	J. G. Butcher	1	..	..	66,984
	G. D. Faber	1	..	..	
West Riding:					
Bradford, Central	J. M. L. Wanklyn	1	..	..	65,847
„ East	Capt. The Hon. R. F. Greville	1	..	..	79,545
„ West	E. Flower	1	..	..	70,969
Dewsbury	Mark Oldroyd	..	1	..	72,983
Halifax (2)	Sir S. Crossley	1	..	..	82,863
	J. H. Whiteley	..	1	..	
Huddersfield	Sir J. T. Woodhouse	..	1	..	96,495

HOUSE OF COMMONS.

Constituencies.	Members.	Politics. Conservative	Liberal.	Nationalist.	Parliamentary Population, 1891.
YORKSHIRE—*con.*					
West Riding:					
Leeds, Central	G. W. Balfour	1	..	..	69,135
„ East	H. S. Cautley	1	..	..	64,609
„ North	Rt. Hon. W. L. Jackson	1	..	..	81,547
„ South	J. L. Walton, Q.C.	..	1	..	70,018
„ West	Rt. Hon. Herbert Gladstone	..	1	..	82,197
Pontefract	T. W. Nussey	..	1	..	16,407
Sheffield, Attercliffe	Batty Langley	..	1	..	72,462
„ Brightside	J. F. Hope	1	..	..	67,083
„ Central	Sir Howard Vincent	1	..	..	66,461
„ Ecclesall	Sir E. Ashmead-Bartlett	1	..	..	63,302
„ Hallam	C. B. Stuart-Wortley	1	..	..	54,935
Wakefield	Viscount Milton	1	..	..	37,269
		26	26	..	3,193,176
UNIVERSITIES (5).					
Cambridge (2)	Professor R. C. Jebb	1	..	..	....
	Rt. Hon. Sir J. E. Gorst	1	..	..	....
Oxford (2)	Sir W. Anson	1	..	..	....
	J. G. Talbot	1	..	..	....
London	Sir M. Foster	1	..	..	....
		5	..	..	....
	WALES.				
ANGLESEY (1).					
County Division (1).					
Anglesey	E. J. Griffiths	..	1	..	50,079
BRECON (1).					
County Division (1).					
Brecon	C. Morley	..	1	..	54,550
CARDIGAN (1).					
County Division (1).					
Cardigan	V. Davies	..	1	..	62,596
CARMARTHEN (3).					
County Divisions (2).					
Eastern	Abel Thomas	..	1	..	49,135
Western	J. Lloyd Morgan	..	1	..	46,926
Borough (1).		..	2	..	96,061
Carmarthen Group	A. Davies	..	1	..	34,513
		..	3	..	130,745

HOUSE OF COMMONS.

Constituencies.	Members.	Politics. Conservative	Liberal.	Nationalist.	Parliamentary Population, 1891.
CARNARVON (3).					
County Divisions (2).					
Arfon, or N.	W. Jones	..	1	..	45,822
Eifion, or S.	J. B. Roberts	..	1	..	42,826
		..	2	..	88,648
Borough (1).					
Carnarvon Group.	D. Lloyd George	..	1	..	29,577
		..	3	..	118,225
DENBIGH (3).					
County Divisions (2).					
Eastern	Samuel Moss	..	1	..	47,317
Western	J. H. Roberts	..	1	..	46,417
		..	2	..	93,734
Borough (1).					
Denbigh Group	G. T. Kenyon	1	..	..	24,216
		1	2	..	117,950
FLINT (2).					
County Division (1).					
Flint	Samuel Smith	..	1	..	53,034
Borough (1).					
Flint Group	J. H. Lewis	..	1	..	23,251
		..	2	..	76,285
GLAMORGAN (10).					
County Divisions (5).					
Eastern	Alfred Thomas	..	1	..	72,465
Gower, or W.	J. A. Thomas	..	1	..	55,261
Mid.	S. T. Evans	..	1	..	60,968
Rhondda.	W. Abraham	..	1	..	68,720
Southern.	Major Quinn	1	..	..	75,337
		1	4	..	332,751
Boroughs (5).					
Cardiff Group	Sir E. J. Read	..	1	..	132,163
Merthyr Tydvil	D. A. Thomas	..	1	..	104,008
	J. Keir Hardie (Labour)	..	1	..	
Swansea District	D. Brynmor Jones	..	1	..	63,140
„ Town	Sir G. Newnes	..	1	..	57,566
		1	9	..	689,628
MERIONETH (1).					
County Division (1).					
Merioneth	Osmond Williams	..	1	..	49,204

HOUSE OF COMMONS.

Constituencies.	Members.	Politics.			Parliamentary Population, 1891.
		Conservtive	Liberal.	Nationalist.	
MONTGOMERY (2).					
County Division (1).					
Montgomery	A. C. Humphreys Owen	..	1	..	40,214
Borough (1).					
Montgomery Group	Col. Pryce Jones	1	..	..	17,789
		1	1	..	58,003
PEMBROKE (2).					
County Division (1).					
Pembroke	Wynford Philipps	..	1	..	53,921
Borough (1).					
Pembroke Group	Lieut.-General Laurie	1	..	..	35,204
		1	1	..	89,125
RADNOR (1).					
County Division (1).					
Radnor	F. Edwards	..	1	..	21,791
	SCOTLAND.				
ABERDEEN (4).					
County Divisions (2).					
Eastern	A. W. Maconochie	1	..	..	79,926
Western	Dr. R. Farquharson	..	1	..	65,210
Boroughs (2).		1	1	..	145,136
Aberdeen, North	Captain D. V. Pirie	..	1	..	59,992
„ South	Professor J. Bryce	..	1	..	61,631
		1	3	..	266,759
ARGYLL (1).					
County Division (1).					
Argyll	D. Nicol	1	..	..	61,183
AYR (4).					
County Divisions (2).					
Northern	Hon. T. H. Cochrane	1	..	..	75,801
Southern	Sir W. Arrol	1	..	..	88,785
Boroughs (2).		2	..	..	164,586
Ayr Group	C. L. Orr-Ewing	1	..	..	46,200
Kilmarnock Group	Colonel Denny	1	..	..	79,828
		4	..	..	290,614

HOUSE OF COMMONS.

Constituencies.	Members.	Politics.			Parliamentary Population, 1891.
		Conservative	Liberal.	Nationalist.	
BANFF (1).					
County Division (1).					
Banff	H. W. Black	..	1	..	52,663
BERWICK (1).					
County Division (1).					
Berwick	H. J. Tennant	..	1	..	32,368
BUTE (1).					
County Division (1).					
Bute	A. G. Murray, Q.C.	1	..	..	18,217
CAITHNESS (2).					
County Division (1).					
Caithness	L. Armsworth	..	1	..	28,587
Borough (1).					
Wick Group	A. Bignold	1	..	..	18,103
		1	1	..	46,690
CLACKMANNAN AND KINROSS (1).					
County Division (1).					
Clackmannan and Kinross	E. Wason	..	1	..	44,309
DUMBARTON (1).					
County Division (1).					
Dumbarton	A. Wylie	1	..	..	77,446
DUMFRIES (2).					
County Division (1).					
Dumfries	W. J. Maxwell	1	..	..	55,290
Borough (1).					
Dumfries Group	Sir R. T. Reid, Q.C.	..	1	..	26,183
		1	1	..	81,473
EDINBURGH (6).					
County Division (1).					
Midlothian	Hon. A. Murray	..	1	..	86,839
Boroughs (5).					
Edinburgh, Central	G. M. Brown	..	1	..	63,392
„ East	G. Macrae	..	1	..	61,931
„ South	Sir A. V. Agnew	1	..	..	82,337
„ West	Sir L. Mc.Iver	1	..	..	53,565
Leith Group	R. C. Munro Ferguson	..	1	..	84,770
		2	4	..	432,834

HOUSE OF COMMONS.

Constituencies.	Members.	Politics. Conservative	Liberal.	Nationalist.	Parliamentary Population, 1891.
ELGIN & NAIRN (2).					
County Division (1).					
Elgin and Nairn	J. E. Gordon	1	..	..	37,613
Borough (1).					
Elgin Group	A. Asher, Q.C.	..	1	..	33,292
		1	1	..	70,905
FIFE (4).					
County Divisions (2).					
Eastern	Rt. Hon. H. H. Asquith, Q.C.	..	1	..	50,996
Western	J. D. Hope	..	1	..	58,458
Boroughs (2).		..	2	..	109,454
Kirkcaldy Group	J. H. Dalziel	..	1	..	36,901
St. Andrews Group	H. T. Anstruther	1	..	..	18,941
		1	3	..	165,296
FORFAR (4).					
County Division (1).					
Forfar	Capt. J. Sinclair	..	1	..	67,515
Boroughs (3).					
Dundee (2)	Sir John Leng	..	1	..	153,051
	E. Robertson	..	1	..	
Montrose Group	J. Morley	..	1	..	58,055
		..	4	..	278,621
HADDINGTON (1).					
County Division (1).					
Haddington	R. B. Haldane, Q.C.	..	1	..	37,429
INVERNESS (2).					
County Division (1).					
Inverness	J. H. Dewar	..	1	..	69,829
Borough (1).					
Inverness Group	Sir R. B. Finlay	1	..	..	28,071
		1	1	..	97,900
KINCARDINE (1).					
County Division (1).					
Kincardine	J. W. Crombie	..	1	..	34,438
KIRKCUDBRIGHT (1)					
County Division (1).					
Kirkcudbright	Sir M. Stewart	1	..	..	32,670

HOUSE OF COMMONS.

Constituencies.	Members.	Politics. Conservative	Liberal.	Nationalist.	Parliamentary Population, 1891.
LANARK (13).					
County Divisions (6).					
Govan	R. H. Craig	..	1	..	78,512
Mid	J. Caldwell	..	1	..	71,258
North-Eastern	Provost Colville	..	1	..	85,035
North-Western	Dr. C. Douglas	..	1	..	75,019
Partick	J. Parker Smith	1	..	..	77,136
Southern	J. H. C. Hozier	1	..	..	52,032
		2	4	..	438,992
Boroughs (7).					
Glasgow, Blackfriars and Hutchesontown	A. B. Law	1	..	..	73,784
„ Bridgeton	C. Scott-Dickson	1	..	..	81,396
„ Camlachie	Alexander Cross	1	..	..	71,157
„ Central	J. G. A. Baird	1	..	..	75,379
„ College	Sir J. Stirling-Maxwell	1	..	..	98,047
„ St. Rollox	J. Wilson	1	..	..	94,569
„ Tradeston	A. C. Corbett	1	..	..	70,649
		9	4	..	1,003,973
LINLITHGOW (1).					
County Division (1).					
Linlithgow	A. Ure	..	1	..	46,955
ORKNEY AND SHETLAND (1).					
County Division (1).					
Orkney and Shetland	J. C. Wason	1	..	..	54,807
PEEBLES AND SELKIRK (1).					
County Division (1).					
Peebles and Selkirk	Sir W. Thorburn	1	..	..	19,074
PERTH (3).					
County Divisions (2).					
Eastern	Sir J. Kinloch	..	1	..	43,645
Western	J. Stroyan	1	..	..	47,916
		1	1	..	91,561
Borough (1).					
Perth	R. Wallace	..	1	..	29,899
		1	2	..	121,460

HOUSE OF COMMONS.

Constituencies.	Members.	Politics. Conservative	Liberal.	Nationalist.	Parliamentary Population, 1891.
RENFREW (4).					
County Divisions (2).					
Eastern	M. H. Shaw-Stewart	1	..	..	66,137
Western	C. B. Renshaw	1	..	..	56,622
Boroughs (2).		2	..	..	122,759
Greenock	J. Reid	1	..	..	63,096
Paisley	Sir W. Dunn, Bart.	..	1	..	66,418
		3	1	..	252,273
ROSS AND CROMARTY (1).					
County Division (1).					
Ross and Cromarty	J. G. Weir	..	1	..	71,432
ROXBURGH (2).					
County Division (1).					
Roxburgh	Earl of Dalkeith	1	..	..	34,537
Borough (1).					
Hawick Group	Thomas Shaw	..	1	..	42,244
		1	1	..	76,781
STIRLING (3).					
County Division (1).					
Stirling	J. Mc.Killop	1	..	..	86,293
Boroughs (2).					
Falkirk Group	J. Wilson	1	..	..	65,346
Stirling Group	Sir H. Campbell-Bannerman	..	1	..	39,987
		2	1	..	191,626
SUTHERLAND (1).					
County Division (1).					
Sutherland	F. S. Leveson-Gower	1	..	..	21,267
WIGTOWN (1).					
County Division (1).					
Wigtown	Sir H. E. Maxwell	1	..	..	35,989
UNIVERSITIES (2).					
Edinburgh and St. Andrews	Sir J. B. Tuke	1	..	..	....
Glasgow and Aberdeen	J. A. Campbell	1	..	..	....
		2	..	..	....

HOUSE OF COMMONS.

Constituencies.	Members.	Politics. Conservative	Liberal.	Nationalist.	Parliamentary Population, 1891.
	IRELAND.				
ANTRIM (8).					
County Divisions (4).					
Eastern	Captain J. Mc.Calmont	1	..	..	52,032
Mid	The Hon. R. Torrens O'Neill	1	..	..	50,027
Northern	W. Moore	1	..	..	51,090
Southern	W. G. E. Macartney	1	..	..	51,887
		4	..	..	205,036
Boroughs (4).					
Belfast, East	G. W. Wolff	1	..	..	85,661
„ North	Sir J. H. Haslett	1	..	..	67,585
„ South	W. Johnston	1	..	..	58,508
„ West	H. O. Arnold Forster	1	..	..	61,360
		8	..	..	478,150
ARMAGH (3).					
County Divisions (3).					
Mid	J. B. Lonsdale	1	..	..	45,264
Northern	Colonel Saunderson	1	..	..	49,157
Southern	J. Campbell	..	..	1	43,219
		2	..	1	137,640
CARLOW (1).					
County Division (1).					
Carlow	J. Hammond	..	..	1	40,936
CAVAN (2).					
County Divisions (2).					
Eastern	S. Young	..	..	1	54,402
Western	T. Mc.Govern	..	..	1	57,515
		..	..	2	111,917
CLARE (2).					
County Divisions (2).					
Eastern	W. Redmond	..	..	1	61,196
Western	Major Jameson	..	..	1	63,287
		..	..	2	124,483

HOUSE OF COMMONS.

Constituencies.	Members.	Politics. Conservative.	Liberal.	Nationalist.	Parliamentary Population, 1891.
CORK (9).					
County Divisions (7).					
Eastern	Captain Donelan	..	..	1	49,700
Mid	Dr. C. Tanner	..	..	1	49,462
Northern	J. C. Flynn	..	..	1	49,248
North-Eastern	W. Abraham	..	..	1	49,873
Southern	Edward Barry	..	..	1	47,215
South-Eastern	E. Crean	..	..	1	47,030
Western	J. Gilhooly	..	..	1	48,623
		..	..	7	341,151
Boroughs (2).					
Cork (2)	J. F. X. O'Brien	..	..	1	97,281
	W. O'Brien	..	..	1	
		..	..	9	438,432
DONEGAL (4).					
County Divisions (4).					
Eastern	E. Macfadden	..	..	1	45,417
Northern	W. O'Doherty	..	..	1	46,248
Southern	J. G. Swift MacNeill	..	..	1	46,624
Western	E. J. Boyle	..	..	1	47,346
		..	..	4	185,635
DOWN (5).					
County Divisions (4).					
Eastern	J. A. Rentoul	1	..	..	52,274
Northern	J. L. Corbett	1	..	..	54,179
Southern	M. Mc.Cartan	..	..	1	51,652
Western	Captain Hill	1	..	..	50,890
Borough (1).		3	..	1	208,995
Newry	P. G. Carvill	..	..	1	13,691
		3	..	2	222,686
DUBLIN (6).					
County Divisions (2).					
Northern	J. J. Clancy	..	..	1	75,009
Southern	J. Mooney	..	..	1	74,491
		..	..	2	149,500
Boroughs (4).					
Dublin, College Green	J. P. Nannetti	..	..	1	67,923
„ Dublin Harbour	T. Harrington	..	..	1	71,530
„ St. Patrick's	William Field	..	..	1	64,611
„ St. Stephen's Green	W. Mc.Cann	..	..	1	65,652
		..	..	6	419,216

HOUSE OF COMMONS.

Constituencies.	Members.	Politics. Conservative	Liberal.	Nationalist.	Parliamentary Population, 1891.
FERMANAGH (2).					
County Divisions (2).					
Northern	E. M. Archdale	1	..	..	37,799
Southern	J. Jordan	..	..	1	36,371
		1	..	1	74,170
GALWAY (5).					
County Divisions (4).					
Connemara	W. O'Malley	..	..	1	50,503
Eastern	J. Roche	..	..	1	49,083
Northern	Captain Nolan	..	..	1	51,924
Southern	W. J. Duffy	..	..	1	46,243
Borough (1).		..	..	4	197,753
Galway	M. Morris	1	..	..	16,959
		1	..	4	214,712
KERRY (4).					
County Divisions (4).					
Eastern	J. Murphy	..	..	1	44,437
Northern	M. Flavin	..	..	1	43,417
Southern	J. Boland	..	..	1	45,588
Western	T. O'Donnell	..	..	1	45,694
		..	..	4	179,136
KILDARE (2).					
County Divisions (2).					
Northern	E. Leamy	..	..	1	32,925
Southern	M. J. Minch	..	..	1	37,281
		..	..	2	70,206
KILKENNY (3).					
County Divisions (2).					
Northern	P. Mc.Dermott	..	..	1	35,645
Southern	J. O'Mara	..	..	1	37,894
Borough (1).		..	..	2	73,539
Kilkenny	P. O'Brien	..	..	1	13,722
		..	..	3	87,261
KING'S COUNTY (2).					
County Divisions (2).					
Birr	M. Reddy	..	..	1	33,992
Tullamore	H. Burke	..	..	1	31,571
		..	..	2	65,563

HOUSE OF COMMONS.

Constituencies.	Members.	Politics.			Parliamentary Population, 1891.
		Conservative	Liberal.	Nationalist.	
LEITRIM (2).					
County Divisions (2).					
North	P. A. Mc.Hugh	..	..	1	39,235
South	J. Tully	..	..	1	39,383
		..	..	2	78,618
LIMERICK (3).					
County Divisions (2).					
Eastern	W. Lundon	..	..	1	55,912
Western	P. J. O'Shaughnessy	..	..	1	56,865
		..	..	2	112,777
Borough (1).					
Limerick	M. Joyce	..	..	1	46,135
		..	..	3	158,912
LONDONDERRY (3).					
County Divisions (2).					
Northern	R. J. Atkinson, Q.C.	1	..	..	59,824
Southern	J. Gordon	1	..	..	58,985
		2	..	..	118,809
Borough (1).					
Londonderry	Marquis of Hamilton	1	..	..	33,200
		3	..	..	152,009
LONGFORD (2).					
County Divisions (2).					
Northern	J. P. Farrrell	..	..	1	26,735
Southern	Hon. E. Blake	..	..	1	25,912
		..	..	2	52,647
LOUTH (2).					
County Divisions (2).					
Northern	Timothy M. Healy	..	..	1	37,571
Southern	J. Nolan	..	..	1	33,467
		..	..	2	71,038
MAYO (4).					
County Divisions (4).					
Eastern	John Dillon	..	..	1	52,454
Northern	Conor O'Kelly	..	..	1	53,662
Southern	J. O'Donnell	..	..	1	55,987
Western	Dr. Robert Ambrose	..	..	1	56,931
		..	..	4	219,034

HOUSE OF COMMONS.

Constituencies.	Members.	Politics. Conservative	Liberal.	Nationalist.	Parliamentary Population, 1891.
MEATH (2).					
County Divisions (2).					
Northern	P. White	..	..	1	38,854
Southern	J. L. Carew	..	..	1	38,133
		..	..	2	76,987
MONAGHAN (2).					
County Divisions (2).					
Northern	D. MacAleese	..	..	1	43,536
Southern	James Daly	..	..	1	42,670
		..	..	2	86,206
QUEEN'S COUNTY (2)					
County Divisions (2).					
Leix	M. A. MacDonnell	..	..	1	32,060
Ossory	P. Delaney	..	..	1	32,823
		..	..	2	64,883
ROSCOMMON (2).					
County Divisions (2).					
Northern	J. J. O'Kelly	..	..	1	56,706
Southern	J. P. Hayden	..	..	1	57,691
		..	..	2	114,397
SLIGO (2).					
County Divisions (2).					
Northern	W. McKillop	..	..	1	48,686
Southern	John O'Dowd	..	..	1	49,327
		..	..	2	98,013
TIPPERARY (4).					
County Divisions (4).					
Eastern	T. J. Condon	..	..	1	44,738
Mid	Kendal O'Brien	..	..	1	43,900
Northern	P. J. O'Brien	..	..	1	43,425
Southern	J. Sullivan	..	..	1	41,125
		..	..	4	173,188
TYRONE (4).					
County Divisions (4).					
Eastern	B. C. Doogan	..	..	1	44,760
Mid	G. Murnaghan	..	..	1	43,404
Northern	Serjeant Hemphill	..	1	..	42,403
Southern	T. W. Russell	..	..	..	40,834
		..	1	2	171,401

HOUSE OF COMMONS.

Constituencies.	Members.	Politics. Conservative	Liberal.	Nationalist.	Parliamentary Population, 1891.
WATERFORD (3).					
County Divisions (2).					
Eastern	P. J. Power	..	..	1	33,347
Western	J. J. Shee	..	..	1	37,191
Borough (1).		..	..	2	70,538
Waterford	J. E. Redmond	..	..	1	27,713
		..	..	3	98,251
WESTMEATH (2).					
County Divisions (2).					
Northern	P. J. Kennedy	..	..	1	33,735
Southern	D. Sullivan	..	..	1	31,374
		..	..	2	65,109
WEXFORD (2).					
County Divisions (2).					
Northern	Sir T. H. Esmonde	..	..	1	55,357
Southern	Peter Ffrench	..	..	1	56,421
		..	..	2	111,778
WICKLOW (2)					
County Divisions (2).					
Eastern	D. J. Cogan	..	..	1	31,382
Western	James O'Connor	..	..	1	30,754
		..	..	2	62,136
UNIVERSITIES.					
Dublin University (2)	W. E. Lecky	1	..	..	....
	Sir E. Carson, Q.C.	1	..	..	....
		2	..	..	....

STATE OF PARTIES.

	England.	Wales.	Scotland.	Ireland.	Total.
Conservatives	339	4	38	21	402
Liberals	125	26	34	1	186
Nationalists	1	..	..	81	82
	465	30	72	103	670

SUMMARY.

	Counties.					Boroughs.					Universities.			Totals.				
	Members.				Population.	Members.				Population.	Members.			Members.				Population.
	Conservative.	Liberal.	Nationalist.	Total.		Conservative.	Liberal.	Nationalist.	Total.		Conservative.	Liberal.	Total.	Conservative.	Liberal.	Nationalist.	Total.	
England	156	78	..	234	13,838,248	178	47	1	226	13,626,602	5	..	5	339	125	1	465	27,464,850
Wales	1	18	..	19	996,583	3	8	..	11	521,427	..	..	..	4	26	..	30	1,518,010
Scotland	20	19	..	39	2,179,238	16	15	..	31	1,838,214	2	..	2	38	34	..	72	4,017,452
Ireland	13	1	71	85	3,913,219	6	..	10	16	791,531	2	..	2	21	1	81	103	4,704,750
Totals	190	116	71	377	20,927,288	203	70	11	284	16,777,774	9	..	9	402	186	82	670	37,705,062

PRESIDENTS OF THE UNITED STATES OF AMERICA.

	YEAR.
Declaration of Independence	4th July, 1776
General Washington, first President	1789 and 1793
John Adams	1797
Thomas Jefferson	1801 and 1805
James Madison	1809 and 1813
James Monroe	1817 and 1821
John Quincy Adams	1825
General Andrew Jackson	1829 and 1833
Martin Van Buren	1837
General William Henry Harrison (died 4th April)	1841
John Tyler (previously Vice-President)	1841
James Knox Polk	1845
General Zachary Taylor (died 9th July, 1850)	1849
Millard Fillmore (previously Vice-President)	1850
General Franklin Pierce	1853
James Buchanan	1857
Abraham Lincoln (assassinated 14th April, 1865)	1861 and 1865
Andrew Johnson (previously Vice-President)	1865
General Ulysses S. Grant	1869 and 1873
Rutherford Richard Hayes, after long contest with Tilden	1877
General Garfield (shot July 2; died September 19)	1881
Chester A. Arthur, Vice-President, succeeded September 20	1881
Grover Cleveland	1885
General Benjamin Harrison	1889
Grover Cleveland	1893
William M'Kinley	1896
William M'Kinley	1900

The United States of America form a Federal Republic, consisting of 45 States and 5 Territories.

The official announcement of the total population of the United States for 1900 is 76,295,220. The total population in 1890, with which the aggregate population of the present Census should be compared, was 63,069,756. Taking the 1890 population as a basis, there has been a gain in population of 13,225,464 during the past ten years, representing an increase of nearly 21 per cent.

Table Showing Sums Payable in Foreign Currencies on Money Orders Issued in United Kingdom.

VALUE OF ENGLISH MONEY IN

English Money.			Belgium, France, and Algeria, Italy and Switzerland.		Germany and Heligoland.		Holland and Dutch East Indies.		Denmark, Iceland, Norway, and Danish West Indies.		Sweden.		Portugal, Azores, and Madeira.	Egypt.		United States, Canada, and Hawaii.	
£	s.	d.	Francs.	Cents.	Marks.	Pfen.	Florins.	Cents.	Kroner.	Ore.	Kroner.	Ore.	Reis.	Piastres.	Paras.	Dollars.	Cents.
0	0	1	0	10	0	8	0	5	0	7	0	7	10	0	16	0	2
0	0	2	0	20	0	17	0	10	0	15	0	15	30	0	32	0	4
0	0	3	0	30	0	25	0	15	0	22	0	22	50	1	8	0	6
0	0	4	0	40	0	34	0	20	0	30	0	30	70	1	25	0	8
0	0	5	0	50	0	42	0	20	0	37	0	37	90	2	1	0	10
0	0	6	0	60	0	51	0	25	0	45	0	45	110	2	17	0	12
0	0	7	0	70	0	59	0	30	0	52	0	52	130	2	33	0	14
0	0	8	0	80	0	68	0	35	0	60	0	60	150	3	10	0	16
0	0	9	0	90	0	76	0	40	0	68	0	68	170	3	26	0	18
0	0	10	1	0	0	85	0	45	0	75	0	75	190	4	2	0	20
0	0	11	1	10	0	93	0	50	0	83	0	83	200	4	18	0	22
0	1	0	1	20	1	2	0	55	0	90	0	90	220	4	35	0	24
0	2	0	2	50	2	4	1	15	1	81	1	81	450	9	30	0	48
0	3	0	3	70	3	6	1	75	2	72	2	72	680	14	25	0	73
0	4	0	5	0	4	8	2	35	3	63	3	62	910	19	20	0	97
0	5	0	6	30	5	10	2	95	4	53	4	53	1,140	24	15	1	21
0	6	0	7	50	6	12	3	55	5	44	5	43	1,370	29	10	1	46
0	7	0	8	80	7	14	4	15	6	35	6	34	1,590	34	5	1	70
0	8	0	10	0	8	16	4	75	7	26	7	24	1,820	39	0	1	94
0	9	0	11	30	9	18	5	35	8	16	8	15	2,050	43	35	2	19
0	10	0	12	60	10	20	5	95	9	7	9	6	2,280	48	30	2	43
0	11	0	13	80	11	22	6	55	9	98	9	96	2,510	53	25	2	67
0	12	0	15	10	12	24	7	15	10	89	10	87	2,740	58	20	2	93
0	13	0	16	30	13	26	7	75	11	79	11	78	2,970	63	15	3	16
0	14	0	17	60	14	28	8	35	12	70	12	68	3,190	68	10	3	40
0	15	0	18	90	15	30	8	95	13	61	13	60	3,420	73	5	3	65
0	16	0	20	10	16	32	9	55	14	52	14	50	3,650	78	0	3	89
0	17	0	21	40	17	34	10	15	15	42	15	40	3,880	82	35	4	12
0	18	0	22	60	18	36	10	75	16	33	16	31	4,110	87	30	4	38
0	19	0	23	90	19	38	11	35	17	24	17	21	4,340	92	25	4	62
1	0	0	25	20	20	40	11	95	18	15	18	12	4,570	97	20	4	87
2	0	0	50	40	40	80	23	90	36	30	36	24	9,140	195	0	9	74
3	0	0	75	60	61	20	35	85	54	45	54	36	13,710	292	20	14	61
4	0	0	100	80	81	60	47	80	72	60	72	48	18,280	390	0	19	48
5	0	0	126	0	102	0	59	75	90	75	90	60	22,850	487	20	24	35
6	0	0	151	20	122	40	71	70	108	90	108	72	27,420	585	0	29	22
7	0	0	176	40	142	80	83	65	127	5	126	84	31,990	682	20	34	9
8	0	0	201	60	163	20	95	60	145	20	144	96	36,560	780	0	38	96
9	0	0	226	80	183	60	107	55	163	35	163	8	41,130	877	20	43	83
10	0	0	252	0	204	0	119	50	181	50	181	20	45,700	975	0	48	70

INDIA.—Amounts of Money Orders, issued in the United Kingdom on India, are paid in Rupees, Annas, and Pies; the Rupee being the standard of value in India. As, however, the value of the Rupee is subject to constant variation, no tables of conversion can be given. All Orders on India are issued in Sterling, and the equivalent in Rupees is settled by the Post Office at Bombay on arrival of the Advice List from London.

Table Showing Sums Payable in English Money on Money Orders Issued in Foreign Countries, &c.

Belgium and Switzerland.		France, Algeria, and Italy.		Germany and Heligoland.		Holland and Dutch East Indies.		Denmark, Iceland, Norway, and Danish West Indies.		Sweden.		Portugal, Azores, and Madeira.	Egypt.		United States, Canada, and Hawaii.		English Money.		
Francs.	Cents.	Francs.	Cents.	Marks.	Pfen.	Florins.	Cents.	Kroner.	Ore.	Kroner.	Ore.	Reis.	Piastres.	Paras.	Dollars.	Cents.	£	s.	d.
0	11	0	11	0	9	0	6	0	8	0	8	20	0	16	0	3	0	0	1
0	22	0	21	0	18	0	11	0	16	0	16	40	0	32	0	5	0	0	2
0	32	0	32	0	26	0	16	0	23	0	23	60	1	8	0	7	0	0	3
0	43	0	42	0	35	0	21	0	31	0	31	80	1	25	0	9	0	0	4
0	53	0	53	0	43	0	26	0	38	0	38	100	2	1	0	11	0	0	5
0	64	0	63	0	52	0	31	0	46	0	46	120	2	17	0	13	0	0	6
0	74	0	74	0	60	0	36	0	54	0	54	140	2	33	0	15	0	0	7
0	85	0	84	0	69	0	41	0	61	0	61	160	3	10	0	17	0	0	8
0	95	0	95	0	77	0	46	0	69	0	69	180	3	26	0	19	0	0	9
1	6	1	5	0	86	0	51	0	76	0	76	200	4	2	0	21	0	0	10
1	16	1	16	0	94	0	56	0	84	0	84	210	4	18	0	23	0	0	11
1	27	1	26	1	3	0	61	0	91	0	91	230	4	35	0	25	0	1	0
2	53	2	52	2	5	1	22	1	82	1	82	460	9	30	0	49	0	2	0
3	80	3	78	3	8	1	83	2	73	2	72	690	14	25	0	74	0	3	0
5	6	5	4	4	10	2	44	3	64	3	63	920	19	20	0	98	0	4	0
6	33	6	30	5	13	3	4	4	55	4	53	1,150	24	15	1	22	0	5	0
7	59	7	56	6	15	3	65	5	46	5	44	1,380	29	10	1	47	0	6	0
8	86	8	82	7	18	4	26	6	37	6	35	1,600	34	5	1	71	0	7	0
10	12	10	8	8	20	4	87	7	28	7	25	1,830	39	0	1	95	0	8	0
11	39	11	34	9	23	5	48	8	19	8	16	2,060	43	35	2	20	0	9	0
12	65	12	60	10	25	6	8	9	10	9	6	2,290	48	30	2	44	0	10	0
13	92	13	86	11	28	6	69	10	1	9	97	2,520	53	25	2	68	0	11	0
15	18	15	12	12	30	7	30	10	92	10	88	2,750	58	20	2	93	0	12	0
16	45	16	38	13	33	7	91	11	83	11	78	2,980	63	15	3	17	0	13	0
17	71	17	64	14	35	8	52	12	74	12	69	3,200	68	10	3	41	0	14	0
18	98	18	90	15	38	9	12	13	65	13	59	3,430	73	5	3	66	0	15	0
20	24	20	16	16	40	9	73	14	56	14	50	3,660	78	0	3	90	0	16	0
21	51	21	42	17	43	10	34	15	47	15	41	3,890	82	35	4	14	0	17	0
22	77	22	68	18	45	10	95	16	38	16	31	4,120	87	30	4	39	0	18	0
24	4	23	94	19	48	11	56	17	29	17	21	4,350	92	25	4	63	0	19	0
25	30	25	20	20	50	12	16	18	20	18	12	4,570	97	20	4	87	1	0	0
50	60	50	40	41	0	24	32	36	40	36	24	9,140	195	0	9	74	2	0	0
75	90	75	60	61	50	36	48	54	60	54	36	13,710	292	20	14	61	3	0	0
101	20	100	80	82	0	48	64	72	80	72	48	18,280	390	0	19	48	4	0	0
126	50	126	0	102	50	60	80	91	0	90	60	22,850	487	20	24	35	5	0	0
151	80	151	20	123	0	72	96	109	20	108	72	27,420	585	0	29	22	6	0	0
177	10	176	40	143	50	85	12	127	40	126	84	31,990	682	20	34	9	7	0	0
202	40	201	60	164	0	97	28	145	60	144	96	36,560	780	0	38	96	8	0	0
227	70	226	80	184	50	109	44	163	80	163	8	41,130	877	20	43	83	9	0	0
253	0	252	0	205	0	121	60	182	90	181	20	45,700	975	0	48	70	10	0	0

Note.—In calculating amounts payable in the United Kingdom, it must be understood that the Foreign Offices of Exchange reserve to themselves the power of dealing with fractions of a penny as they may deem most convenient. For example, an Order issued in Denmark for 1 Kroner may be credited to this country either as 1s. 1d. or 1s. 2d. An order issued in Switzerland for 53 Francs may be credited either as £2. 1s. 10d. or £2. 1s. 11d.

POSTAL INFORMATION.

OFFICIAL POST CARDS.

Official Post Cards impressed with a halfpenny stamp, and official Reply Post Cards impressed with a halfpenny stamp on each portion of them, can be bought at every Post Office.

Nothing whatever may be attached, except adhesive stamps in payment of additional postage or stamp duty, and a gummed label (not to exceed 2 inches long and $\frac{3}{4}$ inch wide) bearing the address at which the card is to be delivered; nor may the card be folded, cut, or otherwise altered. The postage stamp also must be left intact. If any of these rules be infringed, the card ceases to be a Post Card, and is treated as a letter liable on delivery to the usual charges.

PRIVATE CARDS.

A Private Card becomes a Post Card when it has a halfpenny stamp affixed to its face. It must be composed of ordinary cardboard, not thicker than the material used for the Official Post Card. The maximum size must correspond as nearly as may be to the size of the Inland Official Card, and the minimum size must not be less than $3\frac{1}{4}$ by $2\frac{1}{4}$ inches. The rules stated in the preceding paragraph also apply to Private Cards.

PRIVATE CARDS FOR TRANSMISSION ABROAD.

Private Cards, bearing adhesive stamps of the value of one penny, may now be sent as Post Cards to places abroad, provided that they have the words "Post Card" printed on them, and are in conformity with the Official Post Cards (inland or foreign) in regard to size and substance.

This arrangement applies also to Reply Post Cards. The reply halves must bear adhesive British stamps of the value of one penny affixed by the sender of the double card, and must have printed on them the words "Post Card—Great Britain and Ireland," and "Reply;" they are available for return to the United Kingdom only.

Nothing must appear on the front of a Post Card but the stamps required for postage, postal directions, and the name and address of the sender indicated in writing or by means of a stamp or any typographical process.

The infringement of any of these Rules will render the cards liable to letter postage.

EXPRESS DELIVERY.

Letters and Parcels may now be handed in at Telegraph Offices for Express Delivery by Messenger immediately.

Live animals confined in a cage, basket, or other suitable and safe receptacle, may be accepted for delivery by Special Messenger.

Letters and Parcels may also be handed in at any Post Office, to be forwarded by mail, in which case they will take the ordinary course of post to the Express Delivery Office, and thence be conveyed direct to destination by Express Messenger. The words "Express Delivery" must be boldly and legibly marked on the left-hand side of the cover, above the address; and in the case of a letter the cover must in addition be marked with a broad perpendicular line from top to bottom, both on front and back.

Express Packets for Local Delivery must be prepaid at the rate of 3d. per mile irrespective of weight. Where, however, the packet or packets to be delivered exceed 20lb. in weight (or 15lb. if a public conveyance, such as an omnibus, tramcar, or train, &c., be not available) the actual cost of a cab or other special conveyance must be paid in addition to the Express Fee of 3d. per mile.

The Postage and Fee must be prepaid in Postage Stamps, to be affixed to a Post Office Form provided for the purpose; or in the case of articles to be forwarded by mail, to the letter or parcel.

An International Express Service has been arranged to and from a number of the Foreign Countries.

SPECIAL DELIVERY OF LETTERS, &C., IN ADVANCE OF THE ORDINARY DELIVERIES BY POSTMEN.

Persons who desire at any time to receive their letters, or other postal packets of any kind (including parcels, book and sample packets, newspapers, and circulars), in advance of the ordinary delivery, may have them delivered by Special Messenger on payment of the following Fees, viz.:—

The full Express Fees as for one packet, and a penny for every 10, or less number, of additional packets beyond the first.

Applications for such special delivery must be signed by the person or firm to which the letters or postal packets in question are addressed. Forms of application may be obtained at any office from which deliveries are made.

The applications should be addressed to the Postmaster of the office from which the letters are ordinarily delivered, and may be delivered by hand or sent through the post prepaid. Care should be taken that the application reaches the Head Post Office on the previous evening, if it is intended to apply to the early delivery in the morning, and, if to other deliveries during the day, an hour at least before the time at which the delivery by Postmen commences.

The Express Fees on at least one packet must be prepaid in stamps affixed to the application. All additional Fees must be paid to the Special Messenger on delivery. A letter which cannot be delivered is returned to the writer from the Returned Letter Office if it contains his address.

Redirection of Letters.—In cases of removal, notice of new address should be sent to the Postmaster in writing.

REGISTERED LETTERS.

Compensation for Loss and Damage.—By law the Postmaster General is not responsible for the safe delivery of registered articles, but subject to certain rules he will, should he consider it right to do so, give compensation for the loss or damage of Inland Registered Postal Packets of all kinds, upon prepayment of a Fee, in addition to the postage, according to the following scale, viz.:—

Fee	2d...	3d...	4d...	5d...	6d...	7d...	8d...	9d...	10d...	11d...	1/– ..	1/1 .. 1/2
Compensation..	£5 ..	£10 ..	£20 ..	£30 ..	£40 ..	£50 ..	£60 ..	£70 ..	£80 ..	£90 ..	£100 ..	£110 .. £120

The Fee must be prepaid by postage stamps affixed to the Packet.

The Postal Packet must be registered in accordance with the rules for the time being in force as to Inland Registered Postal Packets, and a certificate of posting, bearing thereon an acknowledgment that the fee for registration and compensation has been paid, must be obtained from the officer to whom the letter is handed. The contents of the Postal Packet must be securely packed and enclosed in a reasonably strong case, wrapper, or cover, securely fastened and of a nature calculated to preserve the contents from loss or damage in the Post, and must bear the words "Fragile, with care." These words should appear on the face of the cover above the address. If it contains any money, it must be enclosed in one of the Registered Letter Envelopes sold by the Post Office for the purpose, and if coin be enclosed, the coins must be packed in such a way as to move about as little as possible. The compensation given in respect of the loss of coin is limited to £2, whatever be the amount enclosed.

In no case will the compensation given exceed the value of the article lost or the damage sustained; and, in every case, either of loss or damage, the Postmaster General reserves the right, if he think fit, to reinstate the contents of a Postal Packet instead of giving the value in money.

By prepaying a further Fee of 2d. Inland and 2½d. Foreign, the sender of a Registered Postal Packet may obtain in due course an Acknowledgment of Delivery signed by the recipient.

Registered Letter Envelopes, embossed with a 2d. stamp, are of five sizes:—

F.. 5¼ × 3¼ inches. } 2¼d. each, or
G.. 6 × 3¾ „ } 2s. 2½d. per dozen.

H.. 8 × 5 inches. } 2¾d. each, or
H2.. 9 × 4 „ } 2s. 7d. per dozen.

K.. 11½ × 6 inches, 3d. each, or 2s. 10d. per dozen.

RATES OF POSTAGE.

INLAND LETTERS.

Pattern Packets and Book Packets weighing more than 2oz.

Not exceeding 4oz. ..... 1d.	Exceeding 8oz., not exceeding 10oz. 2½d.
Exceeding 4oz., not exceeding 6oz.. 1½d.	„ 10 „ „ 12 „ 3d.
„ 6 „ „ 8 „ 2d.	and so on, adding ½d. for every 2oz.

The postage on Inland Letters must be paid by stamps, which should be affixed on the right hand upper corner of the address. If the gum be too wet the stamp will not adhere. If not prepaid the postage is doubled, and in case of an insufficient prepayment the letter is charged with double the deficiency.

An Inland letter, pattern, or book packet must not exceed the dimensions of twenty-four inches in length, twelve inches in width, and twelve inches in depth. The weight is unlimited.

Foreign Letters, &c., must have Stamps affixed; prepayment of letters for abroad cannot be made in money.

Postage Stamps are sold at ½d., 1d., 1½d., 2d., 2½d., 3d., 4d., 4½d., 5d., 6d., 9d., 10d., 1s., 2s. 6d., 5s., 10s., £1, £5, and are available for Postage or Receipt purposes, and for Telegrams, and in certain cases for Inland Revenue Stamp Duties.

Letter Cards, bearing 1d. for postage up to an ounce, are issued in packets of eight, price 9d.

Envelopes embossed with 1d. postage are sold of the following sizes:—

A size, square shape.		C size, 5¼ × 3 inches.		Commercial, 5¼ × 3 inches.	
1 for 1½d.	5 for 5½d.	1 for 1½d.	6 for 6½d.	1 for 1½d.	5 for 5½d.
2 „ 2½d.	10 „ 11d.	2 „ 2½d.	8 „ 8½d.	2 „ 2½d.	10 „ 10½d.
3 „ 3½d.	20 „ 1s. 10d.	3 „ 3½d.	12 „ 1s. 1d.	3 „ 3½d.	20 „ 1s. 9d.
4 „ 4½d.		4 „ 4½d.	24 „ 2s. 2d.	4 „ 4½d.	240 „ 21s.

Foreign Postage Envelopes, embossed with 2½d. postage, are issued in two sizes: "L" in packets of ten for 2s. 2½d. and "M" ten for 2s. 3d.

Envelopes, bearing an Embossed Halfpenny Stamp, suitable for Circulars, &c., entitled to transmission in open covers, at the book-rate of postage, are issued in two sizes:—

Commercial Size, 20 for 11d. Foolscap Size, 20 for 1s. And so on in proportion.

INLAND POST CARDS.

Prices of Stout Cards.				Prices of Thin Cards.			
1 .... ¾d.	6 .... 3¾d.			1 .... ¾d.	6 .... 3½d.		
2 .... 1¼d.	7 .... 4¼d.			2 .... 1¼d.	7 .... 4d.		
3 .... 2d.	8 .... 5d.			3 .... 1¾d.	8 .... 4½d.		
4 .... 2½d.	9 .... 5½d.			4 .... 2¼d.	9 .... 5d.		
5 .... 3d.	10 .... 6d.			5 .... 2¾d.	10 .... 5½d.		
5s. per parcel of 100.				11s. per parcel of 240.			
£12. 6s. per quarter ream uncut.				£11. 8s. per quarter ream uncut.			

Each quarter ream contains 120 sheets, and 42 cards per sheet, or 5,040 cards.

Court or Correspondence Cards: packets of 100, 5s.; quantities of less than 10 as Stout Cards.

PRICES OF DOUBLE OR REPLY INLAND POST CARDS.

STOUT.				THIN.			
1	1¼d.	4	5d.	1	1¼d.	4	4½d.
2	2½d.	5	6d.	2	2½d.	5	5½d.
3	3¾d.			3	3¾d.		
5s. parcel of 50.				11s. parcel of 120.			

FOREIGN POST CARDS, with impressed Stamp of 1d.; also Reply-paid Post Cards, 2d. each, are available for the Countries in the Postal Union.

INLAND BOOK POST.

The Inland Book Post is now limited to packets not exceeding 2oz. in weight. The rate of postage is ½d.

No Book Packet may exceed twenty-four inches in length, twelve inches in width, and twelve inches in depth.

Any Book Packet will be treated as a Letter if found to contain a Letter or communication of the nature of a Letter (not being a Circular Letter), or any enclosure sealed or in any way closed against inspection, or any other enclosure not allowed by the regulations of the Book Post, and will be charged with double Letter Postage, less the value of the stamps affixed.

Advice Notes, Bills of Lading, Invoices, Order Forms, Statements of Account, Prices Current, and Circulars, that is, Printed Notices and Printed Letters in open covers, or ordinary envelopes left unfastened, may be sent at the book-rate.

Circulars which are in other respects admissible, but which are printed or lithographed in characters resembling those of the typewriter, or are produced by any mechanical process from typewritten originals, will be admitted to the privilege of the book-rate provided that they are posted by being handed in at the counter of some Head Post Office or District or Branch Post Office, that special attention is called to their nature, and that at least *twenty copies* precisely identical are posted at the same time. Sub-Offices are not available for posting Circulars of this kind.

INLAND PARCEL POST.

1. In order that a packet may be sent by Parcel Post, it must be presented at the counter of a Post Office for transmission as a parcel, and should bear the words "Parcel Post," written conspicuously in the left-hand top corner. It is also very desirable that every parcel should bear the name and address of the sender on the cover; but in such a position as not to be mistaken for the address of the parcel. Parcels may also be accepted by Rural Postmen.

The parcel should not be left until the weight, size, and postage have been tested by the officer who accepts it.

2. Every Post Office is open to the public for Parcel Post business on week days during the same hours as for general postal business. No Parcel Post business is transacted on Sundays. There is no delivery of Parcels on that day

in any part of the United Kingdom, nor are parcels allowed to be accepted for transmission. On Christmas Day and Good Friday, in England and Ireland, and on Sacramental Fast Days, or the Public Holidays substituted therefor by the Local Authorities in Scotland, there is one delivery of parcels, but parcels are not accepted for transmission.

3. The size allowed for an Inland Parcel is—

Greatest length	3ft. 6in.
Greatest length and girth combined.....	6ft. 0in.

For example—

A parcel measuring 3ft. 6in. in its longest dimensions may measure as much as 2ft. 6in. in girth, *i.e.*, round its thickest part; or

A short parcel may be thicker; thus, if it measure no more than 3ft. in length, it may measure as much as 3ft. in girth, *i.e.*, round its thickest part.

The most convenient mode of measuring is by means of a tape 6ft. long, having the length of 3ft. 6in. marked thereon. So much of the tape as is not used in measuring the length is the measure of the maximum girth permissible. Such a tape may conveniently be marked in one colour up to 3ft. 6in., and the remaining portion in another colour.

The greatest weight allowed for an inland parcel is 11lbs.

4. The rates of postage are—

	s.	d.
For a parcel not exceeding 1lb. in weight	0	3
For a parcel exceeding 1lb. in weight and not exceeding 2lbs. ..	0	4
" " 2lbs. " " " 3 " ..	0	5
" " 3 " " " " 4 " ..	0	6
" " 4 " " " " 5 " ..	0	7
" " 5 " " " " 6 " ..	0	8
" " 6 " " " " 7 " ..	0	9
" " 7 " " " " 8 " ..	0	10
" " 8 " " " " 9 " ..	0	11
" " 9 " " " " 11 " ..	1	0

NEWSPAPERS.

The postage on any registered newspaper for delivery in the United Kingdom is a halfpenny prepaid by stamp; and any number of newspapers, made up in one packet, can be forwarded either at Letter rate or at the rate of a halfpenny each if they are registered newspapers.

A newspaper or a packet of newspapers posted unpaid is chargeable on delivery with double postage; if insufficiently paid, with double the deficiency.

Any newspaper found to contain an unauthorised enclosure will be charged as a letter.

No packet of newspapers must exceed five pounds in weight, nor may it exceed two feet in length by one foot in width or depth.

POSTAL INFORMATION.

Newspaper Wrappers are sold at the following prices:—

Bearing Halfpenny Stamp.		Bearing Penny Stamp.	
1 for ¾d.	7 for 4d.	1 for 1½d.	7 for 7½d.
2 „ 1½d.	14 „ 8d.	2 „ 2½d.	8 „ 8½d.
3 „ 1¾d.	21 „ 1s.	3 „ 3½d.	16 „ 1s. 5d.
4 „ 2½d.	and so on at the	4 „ 4½d.	24 „ 2s. 1½d.
5 „ 3d.	rate of 4d. for	5 „ 5½d.	and so on at the rate of
6 „ 3½d.	every complete 7.	6 „ 6½d.	8½d. for every complete 8.
£1. 2s. 10d. per parcel of 480.		£1. 1s. 3d. per parcel of 240.	

Uncut Sheets are sold only in quarter reams of 120 sheets, each sheet containing 14 wrappers, at £3. 18s. for those bearing halfpenny stamp, and £7. 8s. for those bearing penny stamp.

MONEY ORDERS.

The charge for a Money Order for England, Ireland, and Scotland is for a sum

Not exceeding £1	2d.
Exceeding £1 and not exceeding £3	3d.
„ £3 „ „ £10	4d.

TELEGRAPH MONEY ORDERS can be sent between Telegraph Money Order Offices. For sums not exceeding £3, 4d.; for sums exceeding £3 but not exceeding £10, 6d.

In addition to the commission a charge is made for the official telegrams authorising payment, the minimum being 6d.

The charge for a Foreign or Colonial Money Order is 6d. for a sum not exceeding £2; 1s. not exceeding £6; and 1s. 6d. not exceeding £10.

POSTAL ORDER RATES.

Amount of Order 1s.	Rate ½d.	Amount of Order 4s. 6d.	Rate 1d.
„ „ 1s. 6d.	„ ½d.	„ „ 5s.	„ 1d.
„ „ 2s.	„ 1d.	„ „ 7s. 6d.	„ 1d.
„ „ 2s. 6d.	„ 1d.	„ „ 10s.	„ 1d.
„ „ 3s.	„ 1d.	„ „ 10s. 6d.	„ 1d.
„ „ 3s. 6d.	„ 1d.	„ „ 15s.	„ 1½d.
„ „ 4s.	„ 1d.	„ „ 20s.	„ 1½d.

Postal Orders are issued and paid at every Money Order Office in the United Kingdom, and at Gibraltar, Malta, and Constantinople. Postal Orders issued in India, Straits Settlements, Hong Kong, or Newfoundland are payable in this country, but Postal Orders issued in this country are not payable there. Dog, Gun, Brewing, and Establishment Licences can be obtained at all Money Order Offices.

MEMORANDA AS TO ACTS OF PARLIAMENT RESTRAINING EXPORTATION OF TOOLS &C. USED IN COTTON LINEN WOOLLEN AND SILK MANUFACTURES.

BY Act of 14 Geo. III. c. 75 being "An Act to prevent the Exportation to Foreign Parts of Utensils made use of in the Cotton Linen Woollen and Silk Manufactures of this Kingdom" persons were prohibited from exporting "Tools or Utensils" used in the Cotton Linen Woollen and Silk Manufactures of the Kingdom.

By Act of 21 Geo. III. c. 37 being an Act to explain and amend the last-mentioned Act it was enacted—

> That if at any time after the 24th day of June 1781 any person or persons in Great Britain or Ireland shall upon any pretence whatsoever load or put on board or pack or cause or procure to be loaden put on board or packed in order to be loaded or put on board of any ship or vessel which shall not be bound directly to some port or place in Great Britain or Ireland or shall lade or cause or procure to be laden on board any boat or other vessel or shall bring or cause to be brought to any quay wharf or other place in order to be so laden or put on board any such ship or vessel *any machine engine tool press paper utensil or implement* whatsoever which now is or at any time or times hereafter shall or may be used in or proper for the preparing working pressing finishing or completing of the *Woollen Cotton Linen or Silk Manufactures* of this Kingdom or any or either of them or any other goods wherein Wool Cotton Linen or Silk or any or either of them are or is used or any part or parts of such machine engine tool press paper utensil or implement by what name or names soever the same shall be called or known; or any *model or plan or models or plans* of any such machine engine tool press paper utensil or implement or any part or parts thereof.

Any Justice might grant a warrant to seize the machines &c. and on conviction the person offending should forfeit the machines &c. and a sum of £200 and be imprisoned for twelve months without bail and until the forfeiture should be paid.

Penalties were also imposed on the Masters of Ships and Custom House Officers conniving at any offence and on persons making machines &c.

WRECKS.

NUMBER AND TONNAGE OF VESSELS BELONGING TO THE UNITED KINGDOM TOTALLY LOST AT SEA, EXCLUSIVE OF VESSELS OF THE ROYAL NAVY, IN THE YEARS 1884 TO 1898.

YEARS.	SAILING.		STEAM.		TOTAL.	
	Vessels.	Tons.	Vessels.	Tons.	Vessels.	Tons.
1884	463	111,406	153	114,067	616	225,473
1885	422	111,045	135	106,146	557	217,191
1886	507	125,631	137	90,871	644	216,502
1887	364	98,202	136	99,984	500	198,186
1888	428	115,848	115	73,512	543	189,360
1889	331	93,343	116	81,199	447	174,542
1890	394	93,870	134	112,864	528	206,734
1891	448	104,991	139	112,431	587	217,422
1892	321	88,220	96	76,076	417	164,296
1893	391	82,888	132	96,036	523	178,924
1894	390	70,792	149	104,126	539	174,918
1895	352	90,572	126	94,851	478	185,423
1896	326	81,217	107	94,607	433	175,824
1897	347	63,877	128	105,053	475	168,930
1898	287	52,409	125	111,686	412	164,095

NOTE.—The losses of unregistered vessels are included in the above figures.

WRECKS.

Number of Passengers and Crew lost by Wrecks and Casualties at Sea to Vessels belonging to the United Kingdom, exclusive of Vessels of the Royal Navy, in the Years 1884 to 1898.

Years.	From Sailing Vessels.			From Steam Vessels.			Total.		
	Crew.	Passengers.	Total.	Crew.	Passengers.	Total.	Crew.	Passengers.	Total.
1884	986	91	1,077	422	145	567	1,408	236	1,644
1885	875	24	899	494	38	532	1,369	62	1,431
1886	867	32	899	403	38	441	1,270	70	1,340
1887	772	271	1,043	754	91	845	1,526	362	1,888
1888	757	60	817	379	721	1,100	1,136	781	1,917
1889	613	21	634	376	35	411	989	56	1,045
1890	884	25	909	488	147	635	1,372	172	1,544
1891	942	18	960	400	566	966	1,342	584	1,926
1892	812	40	852	406	72	478	1,218	112	1,330
1893	763	57	820	634	33	667	1,397	90	1,487
1894	946	71	1,017	535	1,183	1,718	1,481	1,254	2,735
1895	955	70	1,025	385	34	419	1,340	104	1,444
1896	474	12	486	359	398	757	833	410	1,243
1897	420	9	429	408	39	447	828	48	876
1898	442	20	462	430	80	510	872	100	972

Note.—The losses of unregistered vessels are included in the above figures.

THE TIME ALL OVER THE WORLD.

When the clock at Greenwich points to Noon the time at the various places is as follows:—

	H.	M.		H.	M.
Boston, U.S.	7	18 a.m.	Copenhagen	12	50 p.m.
Dublin	11	35 a.m.	Florence	12	45 p.m.
Edinburgh	11	47 a.m.	Jerusalem	2	21 p.m.
Glasgow	11	43 a.m.	Madras	5	21 p.m.
Lisbon	11	43 a.m.	Malta	12	58 p.m.
Madrid	11	45 a.m.	Melbourne, Australia	9	40 p.m.
New York, U.S.	7	14 a.m.	Moscow	2	30 p.m.
Penzance	11	38 a.m.	Munich	12	46 p.m.
Philadelphia, U.S.	6	59 a.m.	Paris	12	9 p.m.
Quebec	7	15 a.m.	Pekin	7	46 p.m.
Adelaide, Australia	9	11 p.m.	Prague	12	58 p.m.
Amsterdam	12	19 p.m.	Rome	12	50 p.m.
Athens	1	35 p.m.	Rotterdam	12	18 p.m.
Berlin	12	54 p.m.	St. Petersburg	2	1 p.m.
Berne	12	30 p.m.	Suez	2	10 p.m.
Bombay	4	52 p m.	Sydney, Australia	10	5 p.m.
Brussels	12	17 p.m.	Stockholm	1	12 p.m.
Calcutta	5	54 p.m.	Stuttgardt	0	37 p.m.
Capetown	1	14 p.m.	Vienna	1	6 p.m.
Constantinople	1	56 p.m.			

Hence, by a little calculation, the time for those places at any hour of our day may be ascertained. At places east of London the apparent time is later, and west of London, earlier; for uniformity sake, however, Greenwich time is kept at all railways in Great Britain and Ireland.

TOTAL ANNUAL VALUE OF PROPERTY AND PROFITS ASSESSED,* 1879–99.

Year.	England.	Scotland.	Ireland.	United Kingdom.	Year.
	£	£	£	£	
1879	485,939,056	55,897,204	36,210,037	578,046,297	1879
1880	485,676,370	55,079,954	36,140,577	576,896,901	1880
1881	493,583,819	55,530,028	36,110,043	585,223,890	1881
1882	507,644,153	57,607,470	36,199,354	601,450,977	1882
1883	516,948,272	59,406,708	36,481,078	612,836,058	1883
1884	530,538,379	61,117,685	36,854,135	628,510,199	1884
1885	533,429,560	61,125,422	36,912,150	631,467,132	1885
1886	533,038,774	60,057,933	36,758,915	629,855,622	1886
1887	535,040,455	57,910,114	36,447,393	629,397,962	1887
1888	542,450,177	57,145,262	36,559,254	636,154,693	1888
1889	550,575,255	57,834,226	36,749,208	645,158,689	1889
1890	572,128,525	60,030,510	37,199,578	669,358,613	1890
1891	597,265,843	63,387,529	37,754,177	698,407,549	1891
1892	607,748,110	65,023,424	37,981,150	710,752,684	1892
1893	608,349,961	65,606,195	38,224,943	712,181,099	1893
1894	602,388,699	65,188,840	38,553,336	706,130,875	1894
1895	587,104,088	64,948,095	38,199,492	690,251,675	1895
1896	605,849,574	65,586,227	38,215,755	709,651,556	1896
1897	603,495,266	64,762,653	32,189,145	700,447,064	1897
1898	628,802,067	68,015,264	32,510,964	729,328,295	1898
1899	653,686,806	71,753,602	33,131,301	758,571,709	1899

* The full annual value of lands is given under Schedule B. The profits from the occupation of farm lands were by law deemed to be equal in England and Wales to one-half, and in Scotland and Ireland to one-third the full annual value of the lands up to 1893–94. From 1894–95 a uniform rate of 3d. in the £ was fixed (by Finance Act) as the equivalent for the 8d. rate charged under other schedules of the tax, but from the year 1896–7 the full rate of duty in the £ was charged.

BAROMETER INSTRUCTIONS.

COMPILED BY THE LATE ADMIRAL FITZROY, F.R.S.

The barometer should be set regularly by a duly-authorised person, about sunrise, noon, and sunset.

The words on scales of barometers should not be so much regarded for weather indications as the RISING or FALLING of the mercury; for if it stand at CHANGEABLE (29·50) and then rise towards FAIR (30·00) it presages a change of wind or weather, though not so great as if the mercury had risen higher; and, on the contrary, if the mercury stand above FAIR and then fall it presages a change, though not to so great a degree as if it had stood lower; beside which, the direction and force of wind are not in any way noticed.

It is not from the point at which the mercury may stand that we are alone to form a judgment of the state of the weather, but from its RISING or FALLING, and from the movements of immediately PRECEDING days as well as hours, keeping in mind effects of change of DIRECTION, and dryness or moisture, as well as alteration of force or strength of wind.

It should always be remembered that the state of the air FORETELLS COMING weather rather than shows the weather that is PRESENT—an invaluable fact too often overlooked—that the longer the time between the signs and the change foretold by them the longer such altered weather will last; and, on the contrary, the less the time between a warning and a change the shorter will be the continuance of such foretold weather.

If the barometer has been about its ordinary height, say near 30 inches at the sea-level, and is steady or rising, while the thermometer falls and dampness becomes less, north-westerly, northerly, north-easterly wind, or less wind, less rain or snow may be expected.

On the contrary, if a fall takes place with a rising thermometer and increased dampness, wind and rain may be expected from the south-eastward, southward, or south-westward. A fall with low thermometer foretells snow.

When the barometer is rather below its ordinary height, say down to near 29½ inches (at sea-level), a rise foretells less wind, or a change in its direction towards the northward, or less wet; but when it has been very low, about 29 inches, the first rising usually precedes or indicates strong wind—at times heavy squalls—from the north-westward, northward, or north-eastward, AFTER which violence a gradually rising glass foretells improving weather; if the thermometer falls, but if the warmth continues, probably the wind will back (shift against the sun's course), and more southerly or south-westerly wind will follow, especially if the barometer rise is sudden.

The most dangerous shifts of wind, or the HEAVIEST northerly gales, happen soon after the barometer first rises from a very low point; or if the wind veers GRADUALLY, at some time afterwards.

BAROMETER INSTRUCTIONS.

Indications of approaching change of weather and the direction and force of winds are shown less by the height of the barometer than by its falling or rising. Nevertheless, a height of more than 30 (30·00) inches (at the level of the sea) is indicative of fine weather and MODERATE winds, except from east to north, OCCASIONALLY.

A rapid rise of the barometer indicates unsettled weather, a slow movement the contrary; as likewise a STEADY barometer, when continued and with dryness, foretells very fine weather.

A rapid and considerable fall is a sign of stormy weather, and rain or snow. Alternate rising and sinking indicates unsettled or threatening weather.

The greatest depressions of the barometer are with gales from S.E., S., or S.W.; the greatest deviations, with wind from N.W., N., or N.E., or with calm.

A sudden fall of the barometer, with a westerly wind, is sometimes followed by a violent storm from N.W., N., or N.E.

If a gale sets in from the E. or S.E., and the wind veers by the south, the barometer will continue falling until the wind is near a marked change, when a lull MAY occur; after which the gale will soon be renewed, perhaps suddenly and violently, and the veering of the wind towards the N.W., N., or N.E. will be indicated by a rising of the barometer, with a fall of the thermometer.

After very warm and calm weather a storm or squall, with rain, may follow; likewise at any time when the atmosphere is HEATED much above the USUAL temperature of the season.

To know the state of the air not only the barometer AND THERMOMETER, but appearances of the sky should be vigilantly watched.

SIGNS OF WEATHER.

Whether clear or cloudy, a rosy sky at sunset presages fine weather; a red sky in the morning, bad weather or much wind, perhaps rain; a grey sky in the morning, fine weather; a high dawn, wind; a low dawn, fair weather.*

Soft-looking or delicate clouds foretell fine weather, with moderate or light breezes; hard-edged, oily-looking clouds, wind. A dark, gloomy, blue sky is windy, but a light, bright blue sky indicates fine weather. Generally, the softer the clouds look, the less wind (but perhaps more rain) may be expected; and the harder, more "greasy," rolled, tufted, or ragged, the stronger the coming wind will prove. Also a bright yellow sky at sunset presages wind; a pale yellow, wet; and thus, by the prevalence of red, yellow, or grey tints, the coming weather may be foretold very nearly—indeed, if aided by instruments, almost exactly.

* A high dawn is when the first indications of daylight are seen above a bank of clouds. A low dawn is when the day breaks on or near the horizon, the first streaks of light being very low down.

Small inky-looking clouds foretell rain; light scud clouds driving across heavy masses show wind and rain, but if alone may indicate wind only.

High upper clouds crossing the sun, moon, or stars in a direction different from that of the lower clouds, or the wind then felt below, foretell a change of wind.

After fine, clear weather the first signs in the sky of a coming change are usually light streaks, curls, wisps, or mottled patches of white distant clouds, which increase, and are followed by an overcasting of murky vapour that grows into cloudiness. This appearance, more or less oily or watery as wind or rain will prevail, is an infallible sign.

Light, delicate, quiet tints or colours, with soft, undefined forms of clouds, indicate and accompany fine weather; but gaudy or unusual hues, with hard, definitely-outlined clouds, foretell rain, and probably strong wind.

When sea-birds fly out early and far to seaward, moderate wind and fair weather may be expected. When they hang about the land, or over it, sometimes flying inland, expect a strong wind, with stormy weather. As many creatures besides birds are affected by the approach of rain or wind, such indications should not be slighted by an observer who wishes to foresee weather.

Remarkable clearness of atmosphere near the horizon, distant objects such as hills unusually visible, or raised (by refraction),† and what is called a "good HEARING day," may be mentioned among signs of wet, if not wind, to be expected.

More than usual twinkling of the stars, indistinctness or apparent multiplication of the moon's horns, haloes, "wind-dogs" (fragments or pieces of rainbows, sometimes called "wind-galls") seen on detached clouds, and the rainbow, are more or less significant of increasing wind, if not approaching rain with or without wind.

Lastly, the dryness or dampness of the air, and its temperature (for the season), should ALWAYS be considered WITH OTHER indications of change or continuance of wind and weather.

On barometer scales the following contractions may be useful:—

RISE	FALL	
FOR	FOR	
N.E.LY	S.W.LY	When the wind shifts against the sun,
(N.W.-N.-E.)	(S.E.-S.-W.)	Trust it not, for back it will run.
DRY	WET	
OR	OR	FIRST rise after very low
LESS	MORE	Indicates a stronger blow.
WIND.	WIND.	
—	—	Long foretold—long last;
EXCEPT	EXCEPT	Short notice—soon past.
WET FROM	WET FROM	
N.ED.	N.ED.	

† Much refraction is a sign of easterly wind.

MONTHLY METEOROLOGICAL TABLE FOR THE YEAR ENDING SEPTEMBER 30, 1900.

(From Official Sources.)

ROYAL OBSERVATORY, GREENWICH. HEIGHT OF STATION ABOVE SEA LEVEL, 159 FEET.

YEAR 1899-1900.	PRESSURE OF ATMOSPHERE IN MONTH.	TEMPERATURE OF AIR IN MONTH.						MEAN TEMPERATURE.		MEAN READING OF THERMOMETER.		RAIN.	
						MEAN							
Month.	Mean.	Range.	Highest.	Lowest.	Range.	of all Highest.	of all Lowest.	Daily Range.	Air.	Dew Point.	Maximum in Rays of Sun.	Minimum on Grass.	Number of days it fell.	Amount Collected.
1899.	In.	In.	Deg.	Deg.	Deg.	Deg.	Deg.	Deg.	Deg.	Deg.	Deg.	Deg.	Days.	In.
October	29·898	1·233	63·6	31·2	32·4	57·5	41·5	16·0	49·1	44·6	85·3	34·5	10	2·34
November ..	30·019	1·264	62·0	28·9	33·1	53·0	42·3	10·7	48·1	42·6	67·7	36·1	9	3·70
December ..	29·730	1·988	54·9	19·3	35·6	41·4	31·9	9·5	37·0	32·4	51·8	27·9	15	1·47
1900.														
January	29·746	1·208	53·0	25·9	27·1	45·0	35·1	9·9	40·5	36·2	57·9	30·4	22	2·28
February ..	29·402	1·524	58·9	18·0	40·9	43·5	33·2	10·3	38·2	33·6	64·2	29·4	19	3·58
March.....	29·835	1·355	55·3	21·6	33·7	45·0	33·5	11·5	38·8	32·5	77·7	29·4	13	0·92
April	29·811	1·267	76·1	25·7	50·4	56·8	38·8	18·0	47·4	38·7	105·4	32·5	11	0·92
May.....	29·807	0·847	71·2	34·7	36·5	60·7	43·7	17·0	51·6	42·8	115·3	37·2	9	1·37
June	29·761	0·703	89·4	45·3	44·1	69·5	51·3	18·2	59·5	51·3	124·1	55·5	17	2·82
July.....	29·837	0·644	94·0	46·3	47·7	78·3	56·7	21·6	66·8	54·2	137·3	49·9	5	1·41
August	29·788	1·149	82·1	45·9	36·2	70·5	52·8	17·7	60·6	52·6	119·6	46·6	12	2·03
September ..	29·958	0·926	82·6	40·4	42·2	68·8	48·8	20·0	57·9	50·4	116·7	40·4	6	1·14

MONTHLY METEOROLOGICAL TABLE FOR THE YEAR ENDING SEPTEMBER 30, 1900.

(From Official Sources.)

THE OBSERVATORY, LIVERPOOL.- HEIGHT OF STATION ABOVE SEA LEVEL, 197 FEET.

YEAR 1899-1900.	PRESSURE OF ATMOSPHERE IN MONTH.		TEMPERATURE OF AIR IN MONTH.						MEAN TEMPERATURE.		MEAN READING OF THERMOMETER.		RAIN.	
						MEAN								
Month.	Mean.	Range.	Highest.	Lowest.	Range.	of all Highest.	of all Lowest.	Daily Range.	Air.	Dew Point.	Maximum in Rays of Sun.	Minimum on Grass.	Number of days it fell.	Amount Collected.
1899.	In.	In.	Deg.	Deg.	Deg.	Deg.	Deg.	Deg.	Deg.	Deg.	* Deg.	* Deg.	Days.	In.
October	29·797	1·165	61·8	33·4	28·4	55·6	43·2	12·4	48·4	43·4	107·5	34·1	13	3·05
November ..	29·860	1·539	60·7	30·8	29·9	53·1	44·4	8·7	48·1	42·8	78·8	38·0	12	1·08
December ..	29·626	2·104	54·8	20·6	34·2	41·2	32·8	8·4	36·9	33·9	54·9	26·3	15	2·93
1900.														
January	29·637	1·170	51·1	31·9	19·2	44·4	36·6	7·8	40·2	37·0	58·1	31·6	24	4·50
February ..	29·312	1·724	55·3	20·2	35·1	40·6	31·9	8·7	35·7	33·0	76·9	25·4	20	3·25
March.....	29·818	1·421	52·9	24·8	28·1	43·0	34·4	8·6	37·8	32·1	92·8	27·8	11	1·12
April	29·719	1·297	70·0	33·0	37·0	52·7	41·5	11·2	45·8	40·3	113·5	33 0	17	1·22
May.....	29·729	1·186	64·3	35·3	29·0	56·2	44·7	11·5	48·8	42·4	115·8	38·9	12	1·79
June	29·687	0·838	79·1	42·4	36·7	64·3	51·7	12·6	56·2	49·4	129·5	46·6	18	2·42
July.....	29·764	0·744	80·3	50·5	29·8	68·7	56·7	12·0	60·8	53·8	130·2	50·8	13	1·60
August	29·716	1·251	72·4	46·7	25·7	64·4	53·5	10·9	57·4	51·5	120·3	46·5	16	5·44
September ..	29·873	1·119	70·9	45·4	35·5	62·6	52·0	10·6	55·9	51·2	115·4	43·0	12	0·80

* The Mean temperature inserted in these two columns is taken from the Returns of Stonyhurst College, Lancashire, as they were not supplied by Liverpool. The height of station above sea level is 363 feet.

MONTHLY METEOROLOGICAL TABLE FOR THE YEAR ENDING SEPTEMBER 30, 1900.

(From Official Sources.)

THE OBSERVATORY, CARLISLE, SPITAL (CUMBERLAND).—Height of Station above Sea Level, 114 Feet.

Year 1899-1900.	Pressure of Atmosphere in Month.		Temperature of Air in Month.						Mean Temperature.		Mean Reading of Thermometer.		Rain.	
						Mean								
Month.	Mean.	Range.	Highest.	Lowest.	Range.	of all Highest.	of all Lowest.	Daily Range.	Air.	Dew Point.	Maximum in Rays of Sun.	Minimum on Grass.	Number of days it fell.	Amount Collected.
1899.	In.	In.	Deg.	Deg.	Deg.	Deg.	Deg.	Deg.	Deg.	Deg.	Deg.	Deg.	Days.	In.
October	29·845	1·086	70·2	26·2	44·0	58·3	39·1	19·2	45·0	39·4	86·7	35·1	11	2·28
November ..	29·877	1·732	60·0	27·2	32·8	52·1	42·5	9·6	48·0	43·0	62·0	39·3	18	3·22
December ..	29 703	1·990	52·8	11·2	41·6	40·8	29·1	11·7	35·8	30·8	47·9	26·7	14	1·76
1900.														
January	29·687	1·134	50·5	26·6	23·9	44·0	34·4	9·6	40·0	36·5	53·4	31·6	27	2·58
February ..	29·414	1·832	58·8	6·0	52·8	41·0	26·9	14·1	33·9	30·9	53·8	23 8	16	3·82
March.....	29·920	1·414	57·2	18·4	37·8	46·1	31·3	14·8	38·6	32·8	72·8	28·7	10	0·44
April	29 742	1·332	71·5	24·2	47·3	56·4	36·7	19·7	46·2	39·4	90·9	33·9	14	2·44
May.....	29·790	1·190	69·8	27·0	42·8	60·3	42·0	18·3	50·2	44·9	92·1	38·8	13	1·94
June	29·751	0·875	82·5	40·8	41·7	69·7	48·7	21·0	58·6	54·2	107·1	45·9	22	6·58
July.....	29·811	0·771	77·8	37·2	40·6	71·9	54·0	17·9	62·7	57·7	107·2	51·1	18	1·60
August	29·789	1·174	81·0	41·6	39·4	67·9	48·9	19·0	57·5	52·6	98·4	46·5	19	5·60
September ..	29·909	1·182	76·8	31·0	45·8	66·4	47·0	19·4	56·4	50·0	98·9	42·8	12	1·98

RETURN showing the Average Retail Price per Pound, Avoirdupois, of the Articles of Domestic Consumption, medium qualities, mentioned below, in some of the Principal Cities of Europe, during the Year 1892. *(From Official Sources.)*

Article.	Paris.	Lille.	Berlin.	Frankfort-on-Main.	Hamburg.	Vienna.	Buda-Pesth.	Prague.	Rome.	*Florence.	Brussels.
Beef:—											
Prime	1s. to 1s. 4d.	1s. 5⅜d.	10⅜d.	9d.	11¼d.	8d.	8½d.	7d.	8½d.	9d.	10⅞d.
Medium	7½d. to 10d.	11⅜d.	8½d.	8d.	9½d.	6¼d.	6½d.	6½d.	6d.	7d.	8¾d.
Inferior	..	7⅞d.	6d.	7d.	7½d.	Av. 7d.	4d.	6d.	..	5d.	6⅛d.
Flour:—											
First quality	2d. to 2½d.	2¼d.	1¾d.	2⅛d.	2d.	2d.	1 1/10d.	2¼d.	2d.	2½d.	1⅜d.
Second quality	..	..	..	..	..	1¾d.	..	..	..	2⅛d.	..
Wheat-bread:—											
White Household	2d. to 2¼d.	1¾d.	2¼d.	2d.	3d.	1¾d.	1 1/10d.	1½d.	2d.	2d.	1½d.
Second quality	..	..	..	..	..	..	..	..	..	1¼d.	..
Third quality	..	..	..	..	..	..	..	..	..	1⅜d.	..
Potatoes:—											
For human consumption	¼d. to ½d.	7/16d.	¼d. to ½d.	½d.	1d.	½d.	¼d.	¼d.	¾d.	½d.	⅝d.
Rice:											
For human consumption, without husk	2d. to 2¼d.	3⅞d.	3¼d. to 3½d.	2d. to 5d.	3d.	3d.	..	2¾d.	2½d.	2⅕d. to 3d.	1¾d.
Sugar:—											
Good white lump, cracked or sawed	6½d.	5¼d.	4¼d. to 4½d.	4d. to 4½d.	4¾d.	3¾d. to 4d.	4d.	3¾d.	7½d.	†6½d. to 7½d.	4⅝d.
Coffee:—											
Brazil or plantation, roasted and ground, without chicory or other coffee substitute	2s. 6d. fresh roasted	2s. 0⅜d.	1s. 4¾d.	1s. 6d.	1s. 5d.	1s 8½d.	1s. 5½d. (raw.)	1s. 8¾d.	1s. 11d.	1s. 10d. to 2s. 3½d.	‡1s. 2⅜d.

* N.B.—The rate of exchange has been taken at twenty-six lire per £, as being the approximate average for the whole year (1892).

† Imported in the rough, and refined in Italy; the greater portion is stated to be "beet-root."

‡ The coffee is chiefly imported from the Dutch Colonies; Brazil coffee is little or not used. The above price refers to coffee *in the bean*, ground coffee is not generally sold in Brussels.

DAILY TIDE TABLES AT LIVERPOOL FOR THE YEAR 1901.

JANUARY.				FEBRUARY.				MARCH.				APRIL.				MAY.				JUNE.			
Date.	Day.	LIVERPOOL High Water.		Date.	Day.	LIVERPOOL High Water.		Date.	Day.	LIVERPOOL High Water.		Date.	Day.	LIVERPOOL High Water.		Date.	Day.	LIVERPOOL High Water.		Date.	Day.	LIVERPOOL High Water.	
		Morn.	Aftern.			Morn.	Aftern.			Morn.	Aftern.			Morn.	Aftern.			Morn.	Aftern.			Morn.	Aftern.
		h m	h m			h m	h m			h m	h m			h m	h m			h m	h m			h m	h m
1	Tr	7 46	8 22	1	F	9 50	10 15	1	F	8 35	9 8	1	M	9 57	10 16	1	W	10 1	10 19	1	S	10 41	11 0
2	W	8 55	9 26	2	S	10 37	10 58	2	S	9 37	10 1	2	Tr	10 33	10 49	2	Th	10 36	10 53	2	☽	11 18	11 36
3	Th	9 53	10 19	3	☽	11 18	11 38	3	☽	10 22	10 42	3	W	11 6	11 22	3	F	11 10	11 26	3	M	11 55	..
4	F	10 44	11 8	4	M	11 57	..	4	M	11 1	11 19	4	Th	11 38	11 54	4	S	11 43	..	4	Tr	0 14	0 32
5	S	11 31	11 53	5	Tr	0 16	0 34	5	Tr	11 35	11 50	5	F	..	0 10	5	☽	0 0	0 16	5	W	0 51	1 10
6	☽	..	0 14	6	W	0 51	1 8	6	W	..	0 6	6	S	0 25	0 41	6	M	0 33	0 51	6	Th	1 29	1 48
7	M	0 35	0 56	7	Th	1 24	1 40	7	Th	0 23	0 39	7	☽	0 56	1 12	7	Tr	1 8	1 25	7	F	2 8	2 29
8	Tr	1 16	1 34	8	F	1 55	2 10	8	F	0 55	1 10	8	M	1 28	1 44	8	W	1 42	2 0	8	S	2 51	3 14
9	W	1 51	2 7	9	S	2 25	2 41	9	S	1 25	1 40	9	Tr	2 0	2 17	9	Th	2 20	2 42	9	☽	3 39	4 6
10	Th	2 24	2 41	10	☽	2 57	3 13	10	☽	1 55	2 10	10	W	2 36	2 56	10	F	3 5	3 30	10	M	4 36	5 8
11	F	2 58	3 16	11	M	3 32	3 53	11	M	2 25	2 40	11	Th	3 18	3 44	11	S	3 57	4 29	11	Tr	5 43	6 20
12	S	3 35	3 56	12	Tr	4 19	4 49	12	Tr	2 57	3 18	12	F	4 16	4 51	12	☽	5 3	5 40	12	W	6 56	7 31
13	☽	4 19	4 45	13	W	5 26	6 8	13	W	3 41	4 8	13	S	5 31	6 15	13	M	6 20	6 58	13	Th	8 4	8 35
14	M	5 15	5 51	14	Th	6 57	7 37	14	Th	4 41	5 19	14	☽	6 58	7 37	14	Tr	7 32	8 3	14	F	9 3	9 30
15	Tr	6 31	7 10	15	F	8 15	8 50	15	F	6 4	6 53	15	M	8 10	8 40	15	W	8 32	8 59	15	S	9 57	10 23
16	W	7 48	8 24	16	S	9 21	9 48	16	S	7 37	8 16	16	Tr	9 6	9 30	16	Th	9 24	9 48	16	☽	10 49	11 16
17	Th	8 56	9 23	17	☽	10 10	10 31	17	☽	8 49	9 17	17	W	9 52	10 14	17	F	10 12	10 37	17	M	11 42	..
18	F	9 48	10 10	18	M	10 52	11 13	18	M	9 42	10 3	18	Th	10 36	10 59	18	S	11 3	11 29	18	Tr	0 8	0 32
19	S	10 31	10 52	19	Tr	11 33	11 53	19	Tr	10 24	10 44	19	F	11 23	11 47	19	☽	11 55	..	19	W	0 55	1 18
20	☽	11 13	11 34	20	W	..	0 14	20	W	11 5	11 26	20	S	..	0 11	20	M	0 20	0 45	20	Th	1 40	2 1
21	M	11 55	..	21	Th	0 35	0 56	21	Th	11 48	..	21	☽	0 35	0 59	21	Tr	1 9	1 32	21	F	2 23	2 44
22	Tr	0 16	0 36	22	F	1 16	1 37	22	F	0 10	0 33	22	M	1 23	1 46	22	W	1 55	2 19	22	S	3 5	3 26
23	W	0 57	1 18	23	S	1 58	2 19	23	S	0 55	1 17	23	Tr	2 9	2 33	23	Th	2 43	3 6	23	☽	3 48	4 11
24	Th	1 38	1 59	24	☽	2 41	3 3	24	☽	1 39	2 1	24	W	2 57	3 23	24	F	3 30	3 56	24	M	4 35	5 2
25	F	2 19	2 40	25	M	3 27	3 52	25	M	2 23	2 46	25	Th	3 51	4 22	25	S	4 24	4 55	25	Tr	5 33	6 7
26	S	3 1	3 24	26	Tr	4 20	4 56	26	Tr	3 10	3 36	26	F	4 57	5 37	26	☽	5 28	6 4	26	W	6 44	7 15
27	☽	3 48	4 14	27	W	5 39	6 25	27	W	4 5	4 40	27	S	6 18	6 58	27	M	6 39	7 12	27	Th	7 47	8 17
28	M	4 44	5 19	28	Th	7 14	7 57	28	Th	5 21	6 6	28	☽	7 33	8 5	28	Tr	7 43	8 12	28	F	8 45	9 11
29	Tr	5 59	6 44					29	F	6 53	7 36	29	M	8 33	8 59	29	W	8 39	9 4	29	S	9 34	9 55
30	W	7 28	8 9					30	S	8 13	8 44	30	Tr	9 21	9 42	30	Th	9 25	9 45	30	☽	10 16	10 36
31	Th	8 48	9 21					31	☽	9 11	9 36					31	F	10 4	10 22				

Garston tides 7 minutes later than Liverpool each day.

DAILY TIDE TABLES AT LIVERPOOL FOR THE YEAR 1901—*continued.*

JULY.				AUGUST.				SEPTEMBER.				OCTOBER.				NOVEMBER.				DECEMBER.			
Date.	Day.	LIVERPOOL High Water.		Date.	Day.	LIVERPOOL High Water.		Date.	Day.	LIVERPOOL High Water.		Date.	Day.	LIVERPOOL High Water.		Date.	Day.	LIVERPOOL High Water.		Date.	Day.	LIVERPOOL High Water.	
		Morn.	Aftern.			Morn.	Aftern.			Morn.	Aftern.			Morn.	Aftern.			Morn.	Aftern.			Morn.	Aftern.
		h m	h m			h m	h m			h m	h m			h m	h m			h m	h m			h m	h m
1	M	10 56	11 16	1	Th	11 55	..	1	℔	0 33	0 53	1	Th	0 52	1 14	1	F	2 9	2 33	1	℔	2 44	3 8
2	Tu	11 35	11 54	2	F	0 15	0 35	2	M	1 14	1 34	2	W	1 36	1 59	2	℔	2 58	3 25	2	M	3 33	4 1
3	W	..	0 14	3	S	0 55	1 16	3	Tu	1 55	2 16	3	Th	2 22	2 45	3	S	3 57	4 32	3	Tu	4 31	5 3
4	Th	0 34	0 55	4	℔	1 36	1 56	4	W	2 38	3 2	4	F	3 10	3 38	4	M	5 11	5 52	4	W	5 37	6 13
5	F	1 15	1 34	5	M	2 16	2 37	5	Th	3 28	3 56	5	S	4 13	4 52	5	Tu	6 33	7 11	5	Th	6 49	7 24
6	S	1 54	2 15	6	Tu	2 59	3 22	6	F	4 28	5 5	6	℔	5 35	6 24	6	W	7 44	8 15	6	F	7 55	8 23
7	℔	2 36	2 58	7	W	3 46	4 13	7	S	5 49	6 37	7	M	7 8	7 45	7	Th	8 42	9 5	7	S	8 49	9 13
8	M	3 20	3 43	8	Th	4 44	5 20	8	℔	7 22	8 2	8	Tu	8 18	8 47	8	F	9 26	9 45	8	℔	9 34	9 54
9	Tu	4 9	4 39	9	F	6 2	6 48	9	M	8 37	9 7	9	W	9 12	9 35	9	S	10 3	10 21	9	M	10 13	10 32
10	W	5 12	5 48	10	S	7 30	8 9	10	Tu	9 32	9 55	10	Th	9 55	10 13	10	℔	10 39	10 56	10	Tu	10 51	11 9
11	Th	6 27	7 5	11	℔	8 45	9 17	11	W	10 17	10 37	11	F	10 31	10 48	11	M	11 12	11 29	11	W	11 27	11 44
12	F	7 42	8 18	12	M	9 45	10 10	12	Th	10 56	11 14	12	S	11 5	11 22	12	Tu	11 46	..	12	Th	..	0 2
13	S	8 51	9 21	13	Tu	10 33	10 55	13	F	11 31	11 48	13	℔	11 39	11 55	13	W	0 3	0 20	13	F	0 20	0 38
14	℔	9 49	10 16	14	W	11 17	11 38	14	S	..	0 5	14	M	..	0 11	14	Th	0 36	0 53	14	S	0 56	1 13
15	M	10 42	11 7	15	Th	11 58	..	15	℔	0 22	0 38	15	Tu	0 27	0 43	15	F	1 9	1 26	15	℔	1 31	1 49
16	Tu	11 31	11 54	16	F	0 17	0 35	16	M	0 55	1 11	16	W	0 58	1 13	16	S	1 43	2 1	16	M	2 8	2 28
17	W	..	0 17	17	S	0 53	1 10	17	Tu	1 26	1 41	17	Th	1 28	1 44	17	℔	2 20	2 41	17	Tu	2 49	3 11
18	Th	0 39	0 59	18	℔	1 27	1 43	18	W	1 57	2 13	18	F	2 2	2 21	18	M	3 4	3 29	18	W	3 35	4 1
19	F	1 19	1 38	19	M	1 59	2 14	19	Th	2 30	2 48	19	S	2 41	3 2	19	Tu	3 58	4 31	19	Th	4 29	5 0
20	S	1 57	2 15	20	Tu	2 30	2 47	20	F	3 7	3 29	20	℔	3 26	3 56	20	W	5 7	5 45	20	F	5 36	6 16
21	℔	2 33	2 50	21	W	3 5	3 23	21	S	3 57	4 29	21	M	4 30	5 9	21	Th	6 25	7 1	21	S	6 54	7 29
22	M	3 8	3 26	22	Th	3 44	4 10	22	℔	5 8	5 51	22	Tu	5 52	6 35	22	F	7 34	8 5	22	℔	8 2	8 34
23	Tu	3 46	4 8	23	F	4 39	5 13	23	M	6 37	7 20	23	W	7 14	7 48	23	S	8 34	9 0	23	M	9 4	9 32
24	W	4 33	5 1	24	S	5 53	6 40	24	Tu	7 56	8 28	24	Th	8 18	8 45	24	℔	9 25	9 49	24	Tu	9 58	10 24
25	Th	5 34	6 11	25	℔	7 21	7 59	25	W	8 56	9 20	25	F	9 9	9 31	25	M	10 13	10 38	25	W	10 51	11 18
26	F	6 51	7 29	26	M	8 33	9 2	26	Th	9 42	10 2	26	S	9 53	10 15	26	Tu	11 4	11 30	26	Th	11 44	..
27	S	8 3	8 36	27	Tu	9 28	9 49	27	F	10 22	10 42	27	℔	10 37	10 59	27	W	11 55	..	27	F	0 9	0 33
28	℔	9 6	9 31	28	W	10 10	10 30	28	S	11 3	11 24	28	M	11 22	11 46	28	Th	0 20	0 45	28	S	0 58	1 21
29	M	9 53	10 14	29	Th	10 50	11 10	29	℔	11 46	..	29	Tu	..	0 10	29	F	1 9	1 33	29	℔	1 43	2 4
30	Tu	10 34	10 55	30	F	11 30	11 51	30	M	0 8	0 30	30	W	0 34	0 58	30	S	1 57	2 21	30	M	2 25	2 46
31	W	11 15	11 35	31	S	..	0 12					31	Th	1 21	1 45					31	Tu	3 7	3 28

Garston tides 7 minutes later than Liverpool each day.

DAILY TIDE TABLES AT GOOLE FOR THE YEAR 1901.

JANUARY.				FEBRUARY.				MARCH.				APRIL.				MAY.				JUNE.			
Date.	Day.	GOOLE High Water.		Date.	Day.	GOOLE High Water.		Date.	Day.	GOOLE High Water.		Date.	Day.	GOOLE High Water.		Date.	Day.	GOOLE High Water.		Date.	Day.	GOOLE High Water.	
		Morn.	Aftern.			Morn.	Aftern.			Morn	Aftern.			Morn.	Aftern.			Morn.	Aftern.			Morn.	Aftern.
		h m	h m			h m	h m			h m	h m			h m	h m			h m	h m			h m	h m
1	Tu	3 28	4 0	1	F	5 36	6 5	1	F	4 11	4 48	1	M	5 51	6 12	1	W	5 57	6 16	1	S	6 37	6 56
2	W	4 35	5 10	2	S	6 30	6 52	2	S	5 22	5 52	2	Tu	6 31	6 48	2	Th	6 34	6 52	2	☽	7 16	7 35
3	Th	5 41	6 8	3	☽	7 14	7 35	3	☽	6 16	6 38	3	W	7 5	7 22	3	F	7 9	7 26	3	M	7 53	8 11
4	F	6 34	6 59	4	M	7 55	8 14	4	M	6 57	7 16	4	Th	7 39	7 55	4	S	7 43	7 59	4	Tu	8 30	8 48
5	S	7 23	7 47	5	Tu	8 23	8 51	5	Tu	7 34	7 51	5	F	8 10	8 26	5	☽	8 16	8 33	5	W	9 6	9 25
6	☽	8 10	8 31	6	W	9 8	9 24	6	W	8 7	8 23	6	S	8 42	8 57	6	M	8 49	9 6	6	Th	9 45	10 5
7	M	8 52	9 12	7	Th	9 40	9 56	7	Th	8 40	8 56	7	☽	9 12	9 28	7	Tu	9 23	9 41	7	F	10 26	10 47
8	Tu	9 31	9 49	8	F	10 12	10 28	8	F	9 11	9 25	8	M	9 44	10 1	8	W	9 59	10 18	8	S	11 9	11 34
9	W	10 7	10 25	9	S	10 43	10 59	9	S	9 40	9 56	9	Tu	10 18	10 35	9	Th	10 39	11 1	9	☽	..	0 3
10	Th	10 42	10 59	10	☽	11 16	11 34	10	☽	10 12	10 28	10	W	10 54	11 15	10	F	11 25	11 52	10	M	0 35	1 8
11	F	11 17	11 37	11	M	11 55	..	11	M	10 43	10 59	11	Th	11 41	..	11	S	..	0 26	11	Tu	1 42	2 14
12	S	11 59	..	12	Tu	0 20	0 49	12	Tu	11 17	11 39	12	F	0 12	0 47	12	☽	1 1	1 36	12	W	2 45	3 15
13	☽	0 23	0 50	13	W	1 22	1 58	13	W	..	0 7	13	S	1 24	2 2	13	M	2 10	2 43	13	Th	3 46	4 17
14	M	1 18	1 48	14	Th	2 36	3 15	14	Th	0 38	1 14	14	☽	2 40	3 16	14	Tu	3 15	3 46	14	F	4 48	5 17
15	Tu	2 20	2 54	15	F	3 53	4 29	15	F	1 52	2 32	15	M	3 51	4 23	15	W	4 16	4 45	15	S	5 45	6 12
16	W	3 28	4 2	16	S	5 4	5 36	16	S	3 13	3 52	16	Tu	4 54	5 21	16	Th	5 13	5 39	16	☽	6 38	7 5
17	Th	4 36	5 9	17	☽	6 3	6 26	17	☽	4 29	5 3	17	W	5 45	6 7	17	F	6 3	6 27	17	M	7 32	7 59
18	F	5 38	6 3	18	M	6 47	7 8	18	M	5 32	5 56	18	Th	6 29	6 52	18	S	6 52	7 18	18	Tu	8 25	8 48
19	S	6 25	6 46	19	Tu	7 29	7 49	19	Tu	6 18	6 39	19	F	7 16	7 39	19	☽	7 45	8 11	19	W	9 11	9 34
20	☽	7 8	7 30	20	W	8 10	8 31	20	W	7 0	7 21	20	S	8 3	8 28	20	M	8 37	9 1	20	Th	9 55	10 18
21	M	7 51	8 11	21	Th	8 52	9 12	21	Th	7 43	8 4	21	☽	8 52	9 15	21	Tu	9 24	9 48	21	F	10 40	11 2
22	Tu	8 32	8 52	22	F	9 33	9 54	22	F	8 26	8 49	22	M	9 39	10 3	22	W	10 12	10 36	22	S	11 24	11 47
23	W	9 13	9 34	23	S	10 15	10 36	23	S	9 11	9 33	23	Tu	10 27	10 51	23	Th	11 1	11 26	23	☽	..	0 12
24	Th	9 55	10 16	24	☽	10 59	11 22	24	☽	9 55	10 18	24	W	11 16	11 44	24	F	11 52	..	24	M	0 41	1 9
25	F	10 37	10 58	25	M	11 47	..	25	M	10 41	11 4	25	Th	..	0 17	25	S	0 22	0 56	25	Tu	1 36	2 5
26	S	11 19	11 43	26	Tu	0 16	0 50	26	Tu	11 29	11 58	26	F	0 53	1 31	26	☽	1 29	2 1	26	W	2 34	3 3
27	☽	..	0 10	27	W	1 29	2 11	27	W	..	0 34	27	S	2 7	2 42	27	M	2 31	2 59	27	Th	3 32	4 1
28	M	0 41	1 16	28	Th	2 52	3 32	28	Th	1 13	1 54	28	☽	3 16	3 48	28	Tu	3 27	3 56	28	F	4 30	4 59
29	Tu	1 53	2 30					29	F	2 34	3 13	29	M	4 18	4 47	29	W	4 25	4 53	29	S	5 26	5 49
30	W	3 7	3 44					30	S	3 50	4 26	30	Tu	5 13	5 36	30	Th	5 18	5 40	30	☽	6 10	6 31
31	Th	4 23	5 2					31	☽	4 58	5 26					31	F	6 0	6 19				

Hull tides 59 minutes earlier than Goole each day.

DAILY TIDE TABLES AT GOOLE FOR THE YEAR 1901—*continued.*

JULY.				AUGUST.				SEPTEMBER.				OCTOBER.				NOVEMBER.				DECEMBER.			
Date.	Day.	GOOLE High Water.		Date.	Day.	GOOLE High Water.		Date.	Day.	GOOLE High Water.		Date.	Day.	GOOLE High Water.		Date.	Day.	GOOLE High Water.		Date.	Day.	GOOLE High Water.	
		Morn.	Aftern.			Morn.	Aftern.			Morn.	Aftern.			Morn.	Aftern.			Morn.	Aftern.			Morn.	Aftern.
		h m	h m			h m	h m			h m	h m			h m	h m			h m	h m			h m	h m
1	M	6 51	7 12	1	Th	7 52	8 12	1	S	8 49	9 9	1	Tu	9 8	9 30	1	F	10 27	10 53	1	S	11 3	11 29
2	Tu	7 32	7 51	2	F	8 32	8 52	2	M	9 30	9 51	2	W	9 53	10 17	2	S	11 20	11 51	2	M	11 59	..
3	W	8 11	8 31	3	S	9 12	9 32	3	Tu	10 12	10 34	3	Th	10 40	11 4	3	S	..	0 28	3	Tu	0 31	1 3
4	Th	8 51	9 10	4	S	9 52	10 13	4	W	10 57	11 21	4	F	11 31	..	4	M	1 6	1 42	4	W	1 35	2 6
5	F	9 30	9 50	5	M	10 34	10 55	5	Th	11 49	..	5	S	0 6	0 45	5	Tu	2 17	2 51	5	Th	2 37	3 7
6	S	10 11	10 33	6	Tu	11 17	11 42	6	F	0 23	1 0	6	S	1 25	2 5	6	W	3 25	3 58	6	F	3 38	4 8
7	S	10 54	11 16	7	W	..	0 10	7	S	1 38	2 18	7	M	2 45	3 23	7	Th	4 29	4 56	7	S	4 37	5 4
8	M	11 40	..	8	Th	0 42	1 17	8	S	2 58	3 37	8	Tu	3 59	4 32	8	F	5 20	5 41	8	S	5 28	5 50
9	Tu	0 6	0 57	9	F	1 54	2 31	9	M	4 15	4 50	9	W	5 2	5 27	9	S	6 0	6 18	9	M	6 10	6 29
10	W	1 10	1 45	10	S	3 7	3 44	10	Tu	5 22	5 47	10	Th	5 50	6 10	10	S	6 36	6 54	10	Tu	6 48	7 7
11	Th	2 18	2 51	11	S	4 22	4 59	11	W	6 10	6 31	11	F	6 28	6 46	11	M	7 12	7 29	11	W	7 25	7 43
12	F	3 23	3 56	12	M	5 32	6 0	12	Th	6 52	7 12	12	S	7 4	7 21	12	Tu	7 45	8 2	12	Th	8 1	8 18
13	S	4 31	5 5	13	Tu	6 25	6 49	13	F	7 31	7 49	13	S	7 39	7 56	13	W	8 19	8 36	13	F	8 36	8 54
14	S	5 35	6 4	14	W	7 12	7 34	14	S	8 6	8 22	14	M	8 12	8 27	14	Th	8 52	9 8	14	S	9 12	9 29
15	M	6 31	6 57	15	Th	7 55	8 14	15	S	8 38	8 54	15	Tu	8 43	8 58	15	F	9 25	9 43	15	S	9 47	10 6
16	Tu	7 22	7 47	16	F	8 33	8 51	16	M	9 10	9 26	16	W	9 13	9 29	16	S	10 1	10 19	16	M	10 25	10 46
17	W	8 11	8 34	17	S	9 9	9 26	17	Tu	9 42	9 58	17	Th	9 45	10 2	17	S	10 39	11 1	17	Tu	11 8	11 32
18	Th	8 55	9 15	18	S	9 43	10 0	18	W	10 14	10 30	18	F	10 20	10 39	18	M	11 29	11 56	18	W	11 59	..
19	F	9 34	9 54	19	M	10 16	10 32	19	Th	10 47	11 7	19	S	11 0	11 25	19	Tu	..	0 29	19	Th	0 29	1 1
20	S	10 13	10 32	20	Tu	10 48	11 5	20	F	11 30	11 57	20	S	11 54	..	20	W	1 4	1 39	20	F	1 34	2 7
21	S	10 50	11 8	21	W	11 24	11 45	21	S	..	0 29	21	M	0 27	1 4	21	Th	2 13	2 46	21	S	2 40	3 12
22	M	11 27	11 48	22	Th	..	0 11	22	S	1 3	1 43	22	Tu	1 41	2 18	22	F	3 17	3 47	22	S	3 43	4 15
23	Tu	..	0 11	23	F	0 40	1 12	23	M	2 19	2 57	23	W	2 54	3 28	23	S	4 18	4 48	23	M	4 48	5 19
24	W	0 37	1 5	24	S	1 46	2 22	24	Tu	3 34	4 9	24	Th	4 1	4 32	24	S	5 15	5 40	24	Tu	5 47	6 14
25	Th	1 35	2 6	25	S	3 0	3 37	25	W	4 41	5 10	25	F	5 0	5 21	25	M	6 4	6 29	25	W	6 40	7 7
26	F	2 38	3 11	26	M	4 13	4 47	26	Th	5 35	5 57	26	S	5 46	6 8	26	Tu	6 55	7 21	26	Th	7 34	8 1
27	S	3 44	4 17	27	Tu	5 18	5 42	27	F	6 17	6 37	27	S	6 30	6 53	27	W	7 47	8 12	27	F	8 26	8 50
28	S	4 49	5 20	28	W	6 4	6 25	28	S	6 58	7 19	28	M	7 16	7 39	28	Th	8 37	9 1	28	S	9 13	9 37
29	M	5 46	6 8	29	Th	6 46	7 6	29	S	7 42	8 3	29	Tu	8 3	8 27	29	F	9 26	9 50	29	S	10 0	10 22
30	Tu	6 29	6 50	30	F	7 27	7 47	30	M	8 24	8 46	30	W	8 50	9 13	30	S	10 15	10 39	30	M	10 43	11 4
31	W	7 11	7 31	31	S	8 8	8 28					31	Th	9 37	10 2					31	Tu	11 25	11 48

Hull tides 59 minutes earlier than Goole each day.

TABLE

SHOWING THE NUMBER OF DAYS BETWEEN ANY TWO DATES; ALSO SHOWING THE NUMBER OF DAYS FROM ANY DAY THROUGHOUT THE YEAR TO THE 31ST OF DECEMBER, THE USUAL PERIOD TO WHICH INTEREST IS CALCULATED.

JANUARY.			FEBRUARY.			MARCH.			APRIL.			MAY.			JUNE.		
Jan.	Number.	Days to Dec. 31.	Feb.	Number.	Days to Dec. 31.	Mar.	Number.	Days to Dec. 31.	April	Number.	Days to Dec. 31.	May.	Number.	Days to Dec. 31.	June	Number.	Days to Dec. 31.
1	1	364	1	32	333	1	60	305	1	91	274	1	121	244	1	152	213
2	2	363	2	33	332	2	61	304	2	92	273	2	122	243	2	153	212
3	3	362	3	34	331	3	62	303	3	93	272	3	123	242	3	154	211
4	4	361	4	35	330	4	63	302	4	94	271	4	124	241	4	155	210
5	5	360	5	36	329	5	64	301	5	95	270	5	125	240	5	156	209
6	6	359	6	37	328	6	65	300	6	96	269	6	126	239	6	157	208
7	7	358	7	38	327	7	66	299	7	97	268	7	127	238	7	158	207
8	8	357	8	39	326	8	67	298	8	98	267	8	128	237	8	159	206
9	9	356	9	40	325	9	68	297	9	99	266	9	129	236	9	160	205
10	10	355	10	41	324	10	69	296	10	100	265	10	130	235	10	161	204
11	11	354	11	42	323	11	70	295	11	101	264	11	131	234	11	162	203
12	12	353	12	43	322	12	71	294	12	102	263	12	132	233	12	163	202
13	13	352	13	44	321	13	72	293	13	103	262	13	133	232	13	164	201
14	14	351	14	45	320	14	73	292	14	104	261	14	134	231	14	165	200
15	15	350	15	46	319	15	74	291	15	105	260	15	135	230	15	166	199
16	16	349	16	47	318	16	75	290	16	106	259	16	136	229	16	167	198
17	17	348	17	48	317	17	76	289	17	107	258	17	137	228	17	168	197
18	18	347	18	49	316	18	77	288	18	108	257	18	138	227	18	169	196
19	19	346	19	50	315	19	78	287	19	109	256	19	139	226	19	170	195
20	20	345	20	51	314	20	79	286	20	110	255	20	140	225	20	171	194
21	21	344	21	52	313	21	80	285	21	111	254	21	141	224	21	172	193
22	22	343	22	53	312	22	81	284	22	112	253	22	142	223	22	173	192
23	23	342	23	54	311	23	82	283	23	113	252	23	143	222	23	174	191
24	24	341	24	55	310	24	83	282	24	114	251	24	144	221	24	175	190
25	25	340	25	56	309	25	84	281	25	115	250	25	145	220	25	176	189
26	26	339	26	57	308	26	85	280	26	116	249	26	146	219	26	177	188
27	27	338	27	58	307	27	86	279	27	117	248	27	147	218	27	178	187
28	28	337	28	59	306	28	87	278	28	118	247	28	148	217	28	179	186
29	29	336				29	88	277	29	119	246	29	149	216	29	180	185
30	30	335				30	89	276	30	120	245	30	150	215	30	181	184
31	31	334				31	90	275				31	151	214			

TABLE

Showing the Number of Days between any two Dates, &c.—*continued.*

July.	Number.	Days to Dec. 31.	Aug.	Number.	Days to Dec. 31.	Sept.	Number.	Days to Dec. 31.	Oct.	Number.	Days to Dec. 31.	Nov.	Number.	Days to Dec. 31.	Dec.	Number.	Days to Dec. 31.
1	182	183	1	213	152	1	244	121	1	274	91	1	305	60	1	335	30
2	183	182	2	214	151	2	245	120	2	275	90	2	306	59	2	336	29
3	184	181	3	215	150	3	246	119	3	276	89	3	307	58	3	337	28
4	185	180	4	216	149	4	247	118	4	277	88	4	308	57	4	338	27
5	186	179	5	217	148	5	248	117	5	278	87	5	309	56	5	339	26
6	187	178	6	218	147	6	249	116	6	279	86	6	310	55	6	340	25
7	188	177	7	219	146	7	250	115	7	280	85	7	311	54	7	341	24
8	189	176	8	220	145	8	251	114	8	281	84	8	312	53	8	342	23
9	190	175	9	221	144	9	252	113	9	282	83	9	313	52	9	343	22
10	191	174	10	222	143	10	253	112	10	283	82	10	314	51	10	344	21
11	192	173	11	223	142	11	254	111	11	284	81	11	315	50	11	345	20
12	193	172	12	224	141	12	255	110	12	285	80	12	316	49	12	346	19
13	194	171	13	225	140	13	256	109	13	286	79	13	317	48	13	347	18
14	195	170	14	226	139	14	257	108	14	287	78	14	318	47	14	348	17
15	196	169	15	227	138	15	258	107	15	288	77	15	319	46	15	349	16
16	197	168	16	228	137	16	259	106	16	289	76	16	320	45	16	350	15
17	198	167	17	229	136	17	260	105	17	290	75	17	321	44	17	351	14
18	199	166	18	230	135	18	261	104	18	291	74	18	322	43	18	352	13
19	200	165	19	231	134	19	262	103	19	292	73	19	323	42	19	353	12
20	201	164	20	232	133	20	263	102	20	293	72	20	324	41	20	354	11
21	202	163	21	233	132	21	264	101	21	294	71	21	325	40	21	355	10
22	203	162	22	234	131	22	265	100	22	295	70	22	326	39	22	356	9
23	204	161	23	235	130	23	266	99	23	296	69	23	327	38	23	357	8
24	205	160	24	236	129	24	267	98	24	297	68	24	328	37	24	358	7
25	206	159	25	237	128	25	268	97	25	298	67	25	329	36	25	359	6
26	207	158	26	238	127	26	269	96	26	299	66	26	330	35	26	360	5
27	208	157	27	239	126	27	270	95	27	300	65	27	331	34	27	361	4
28	209	156	28	240	125	28	271	94	28	301	64	28	332	33	28	362	3
29	210	155	29	241	124	29	272	93	29	302	63	29	333	32	29	363	2
30	211	154	30	242	123	30	273	92	30	303	62	30	334	31	30	364	1
31	212	153	31	243	122				31	304	61				31	365	

THE ENGLISH MILE COMPARED WITH OTHER EUROPEAN MEASURES.

	English Statute Mile.	English Geog. Mile.	French Kilomètre.	German Geog. Mile.	Russian Verst.
English Statute Mile ..	1·000	0·867	1·609	0·217	1·508
English Geog. Mile	1·153	1·000	1·855	0·250	1·738
Kilomètre	0·621	0·540	1·000	0·135	0·937
German Geog. Mile	4·610	4·000	7·420	1·000	6·953
Russian Verst.....	0·663	0·575	1·067	0·144	1·000
Austrian Mile	4·714	4·089	7·586	1·022	7·112
Dutch Ure	3·458	3·000	5·565	0·750	5·215
Norwegian Mile	7·021	6·091	11·299	1·523	10·589
Swedish Mile	6·644	5·764	10·692	1·441	10·019
Danish Mile	4·682	4·062	7·536	1·016	7·078
Swiss Stunde	2·987	2·592	4·808	0·648	4·505

	Austrian Mile.	Dutch Ure.	Norwegian Mile.	Swedish Mile.	Danish Mile.	Swiss Stunde.
English Statute Mile ..	0·212	0·289	0·142	0·151	0·213	0·335
English Geog. Mile	0·245	0·333	0·164	0·169	0·246	0·386
Kilomètre	0·132	0·180	0·088	0·094	0·133	0·208
German Geog. Mile	0·978	1·333	0·657	0·694	0·985	1·543
Russian Verst	0·141	0·192	0·094	0·100	0·142	0·222
Austrian Mile	1·000	1·363	0·672	0·710	1·006	1·578
Dutch Ure	0·734	1·000	0·493	0·520	0·738	1·157
Norwegian Mile	1·48	2·035	1·000	1·057	1·499	2·350
Swedish Mile.....	1·409	1·921	0·948	1·000	1·419	2·224
Danish Mile	0·994	1·354	0·667	0·705	1·080	1·567
Swiss Stunde.....	0·634	0·864	0·425	0·449	0·638	1·000

Table Showing the Number of Days from any Day of one Month to the same Day of any other Month.

NUMBER OF DAYS FROM DAY TO DAY.

From to	Jan.	Feb.	Mar.	April	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
January ..	365	31	59	90	120	151	181	212	243	273	304	334
February..	334	365	28	59	89	120	150	181	212	242	273	303
March....	306	337	365	31	61	92	122	153	184	214	245	275
April.....	275	306	334	365	30	61	91	122	153	183	214	244
May.....	245	276	304	335	365	31	61	92	123	153	184	214
June.....	214	245	273	304	334	365	30	61	92	122	153	183
July.....	184	215	243	274	304	335	365	31	62	92	123	153
August ...	153	184	212	243	273	304	334	365	31	61	92	122
September	122	153	181	212	242	273	303	334	365	30	61	91
October ..	92	123	151	182	212	243	273	304	335	365	31	61
November.	61	92	120	151	181	212	242	273	304	334	365	30
December.	31	62	90	121	151	182	212	243	274	304	335	365

Example of Use of Table:—To find the number of days *from* 16th August to 27th February. Find August in the side column and February at the top; the number at the intersection, viz., 184, is the number of days from 16th August to 16th February; and 11 (the difference between 16 and 27), and the sum 195 is the number required. Similarly, the number from 16th August to 5th February is 184 less 11, or 173.

TERMS AND ABBREVIATIONS COMMONLY USED IN BUSINESS.

A/c .....Account.
C .....Currency.
$ .....A dollar.
E. E. .....Errors excepted.
E. & O. E. ..Errors and omissions excepted.
F. O. B. ....Free on board (delivered on deck without expense to the ship).
F. P. A. ....Free of particular average.
INST.....Present month.
PROX. .....Next month.
ULT.....Last month.
D/D .....Days after date.
M/D.....Months after date.
D/S.....Days after sight.
%.....Per cent
@ ℔ lb .....At per pound.
B/L.....Bill of lading.
AD VALOREM ..According to value.
AFFIDAVIT ....Statement on oath.
AFFIRMATION..Statement without an oath.
AGIO .....The premium borne by a better sort of money above an inferior.
ASSETS .....A term for property in contradistinction to liabilities.
BANCO.....A continental term for bank money at Hamburg and other places.

DEAD FREIGHT.—The damage payable by one who engages to load a ship fully, and fails to do so.

DEVIATION, in marine insurance, is that divergence from the voyage insured which releases the underwriter from his risk.

DISCOUNT.—An allowance made for payment of money before due.

POLICY.—The document containing the contract of insurance. A *Valued Policy* is when the interest insured is valued. An *Open Policy* is one in which the amount is left for subsequent proof. In an open policy where the value shipped does not equal the value insured, the difference is termed *over insurance;* and the proportionable amount of premium returnable to the insurer is called a *return for short interest.*

PRIMAGE.—A small allowance for the shipmaster's care of goods, now generally included in the freight.

PRO RATA.—Payment in proportion to the various interests concerned.

QUID PRO QUO.—Giving one thing for another.

RESPONDENTIA.—A contract of loan by which goods in a ship are hypothecated to the lender, as in bottomry.

ULLAGE.—The quantity a cask wants of being full.

PRINCIPAL ARTICLES OF THE CALENDAR,

FOR THE YEAR 1901.

Golden Number	2	Dominical Letter	F
Solar Cycle	6	Roman Indiction	14
Epact	10		

Year 6614 of the Julian Period.
„ 1905 from the Birth of Christ.
„ 2654 „ „ Foundation of Rome according to Varron.
„ 7409 of the World (Constantinopolitan account).
„ 7393 „ „ (Alexandrian account).
„ 5662 of the Jewish Era commences on September 14th, 1901.
Year 1319 of the Mahommedan Era commences on April 20th, 1901.
Ramadân (Month of Abstinence observed by the Turks) commences on December 12th, 1901.

FIXED AND MOVABLE FESTIVALS, ANNIVERSARIES, ETC.

Epiphany	Jan. 6	Ascension Day	May 16
Septuagesima Sunday	Feb. 3	Pentecost—Whit Sunday	„ 26
Quinquagesima Sunday	„ 17	Trinity Sunday	June 2
Ash Wednesday	„ 20	Corpus Christi	„ 6
First Sunday in Lent	„ 24	Accession of Queen Vict.(1837)	„ 20
St. Patrick	Mar. 17	St.John Baptist—Midsummer Day	„ 24
Lady Day	„ 25	St.Michael—Michaelmas Day	Sept.29
Palm Sunday	„ 31	Prince of Wales born (1841)	Nov. 9
Good Friday	April 5	St. Andrew	„ 30
Easter Sunday	„ 7	Christmas Day (Wednesday)	Dec. 25
Queen Victoria born (1819)	May 24		

THE FOUR QUARTERS OF THE YEAR.

	H.	M.	
Spring Quarter begins March 21st	7	24	morning.
Summer „ „ June 22nd	3	29	„
Autumn „ „ September 23rd	6	9	afternoon.
Winter „ „ December 22nd	0	36	„

REGISTERS OF BIRTHS, MARRIAGES, AND DEATHS.

These are now kept at Somerset House, and may be searched on payment of the fee of one shilling. If a certified copy of any entry be required, the charge for that, in addition to the shilling for the search, is two shillings and sevenpence, which includes a penny for stamp duty. The registers contain an entry of births, deaths, and marriages since 1st July, 1837.

BANK HOLIDAYS, 1901.

ENGLAND.

Easter Monday	April 8
Whit Monday	May 27
First Monday in August	August 5
Boxing Day (Thursday)	December 26

SCOTLAND.

New Year's Day	January 1
Good Friday	April 5
First Monday in May	May 6
First Monday in August	August 5
Christmas Day	December 25

LAW SITTINGS, 1901.

	Begin.	End.
Hilary Sittings	January 11	April 3
Easter „	April 16	May 24
Trinity „	June 4	August 12
Michael. „	October 24	December 21

ECLIPSES, 1901.

In the year 1901 there will be two Eclipses of the Sun and two of the Moon:—

A Penumbral Eclipse of the Moon, May 3rd, partly visible at Greenwich.

A Total Eclipse of the Sun, May 18th, invisible at Greenwich.

A Partial Eclipse of the Moon, October 27th, partly visible at Greenwich.

An Annular Eclipse of the Sun, November 11th, invisible at Greenwich.

CALENDAR FOR 1901.

January.							February.							March.						
S	...	6	13	20	27		S	...	3	10	17	24		S	...	3	10	17	24	31
M	...	7	14	21	28		M	...	4	11	18	25		M	...	4	11	18	25	...
Tu	1	8	15	22	29		Tu	...	5	12	19	26		Tu	...	5	12	19	26	...
W	2	9	16	23	30		W	...	6	13	20	27		W	...	6	13	20	27	...
Th	3	10	17	24	31		Th	...	7	14	21	28		Th	...	7	14	21	28	...
F	4	11	18	25	...		F	1	8	15	22	...		F	1	8	15	22	29	...
S	5	12	19	26	...		S	2	9	16	23	...		S	2	9	16	23	30	...

April.							May.							June.						
S	...	7	14	21	28		S	...	5	12	19	26		S	...	2	9	16	23	30
M	1	8	15	22	29		M	...	6	13	20	27		M	...	3	10	17	24	...
Tu	2	9	16	23	30		Tu	...	7	14	21	28		Tu	...	4	11	18	25	...
W	3	10	17	24	...		W	1	8	15	22	29		W	...	5	12	19	26	...
Th	4	11	18	25	...		Th	2	9	16	23	30		Th	...	6	13	20	27	...
F	5	12	19	26	...		F	3	10	17	24	31		F	...	7	14	21	28	...
S	6	13	20	27	...		S	4	11	18	25	...		S	1	8	15	22	29	...

July.							August.							September.						
S	...	7	14	21	28		S	...	4	11	18	25		S	1	8	15	22	29	
M	1	8	15	22	29		M	...	5	12	19	26		M	2	9	16	23	30	
Tu	2	9	16	23	30		Tu	...	6	13	20	27		Tu	3	10	17	24	...	
W	3	10	17	24	31		W	...	7	14	21	28		W	4	11	18	25	...	
Th	4	11	18	25	...		Th	1	8	15	22	29		Th	5	12	19	26	...	
F	5	12	19	26	...		F	2	9	16	23	30		F	6	13	20	27	...	
S	6	13	20	27	...		S	3	10	17	24	31		S	7	14	21	28	...	

October.							November.							December.						
S	...	6	13	20	27		S	...	3	10	17	24		S	1	8	15	22	29	
M	...	7	14	21	28		M	...	4	11	18	25		M	2	9	16	23	30	
Tu	1	8	15	22	29		Tu	...	5	12	19	26		Tu	3	10	17	24	31	
W	2	9	16	23	30		W	...	6	13	20	27		W	4	11	18	25	...	
Th	3	10	17	24	31		Th	...	7	14	21	28		Th	5	12	19	26	...	
F	4	11	18	25	...		F	1	8	15	22	29		F	6	13	20	27	...	
S	5	12	19	26	...		S	2	9	16	23	30		S	7	14	21	28	...	

January.

SUNRISE AND SUNSET.

1st Rises at.. 8 8 Sets at.. 3 59 | 15th Rises at.. 8 2 Sets at.. 4 17
8th „ .. 8 7 „ .. 4 7 | 22nd „ .. 7 55 „ .. 4 29
29th Rises at 7 46. Sets at 4 41.

RISING, SETTING, AND CHANGES OF THE MOON.

1st Rises 1 6 aft. Sets 4 12 morn. | 15th Rises 3 12 morn. Sets 11 59 morn.
8th „ 8 41 aft. „ 9 20 morn. | 22nd „ 8 23 morn. „ 7 25 aft.
29th Rises 11 51 morn. Sets 3 12 morn.

Full Moon, 5th ..... 0 13 morn. | New Moon, 20th ..... 2 35 aft.
Last Quarter, 12th..... 8 38 aft. | First Quarter 27th ..... 9 52 morn.

Day of Month.	Day of Week.	Year.	REMARKABLE DAYS, FESTIVALS, ANNIVERSARIES, &c.
1	Tu		*New Year's Day.*
2	W	1868	DECIDED TO START SCOTTISH WHOLESALE SOCIETY.
3	Th	1803	Douglas Jerrold born.
4	F	1863	Working Men's College, London, opened.
5	S	1824	Sir J. Hibbert born.
6	S		*Epiphany.*
7	M	1826	Lord Kimberley born.
8	Tu		*Cambridge Lent Term begins.*
9	W		Fire Insurance expires.
10	Th	1840	Penny Post commenced.
11	F	1866	Wreck of the "London."
12	S	1887	Lord Iddesleigh died. [*purchased, 1873.*
13	S		*1st Sunday after Epiphany.* *Crumpsall Works*
14	M		*Oxford Lent Term begins.*
15	Tu	1877	*Cork Branch established.*
16	W	1888	M. Godin, of Guise, died.
17	Th	1706	Benjamin Franklin born.
18	F	1890	James Hilton, director C.W.S., died.
19	S	1813	Sir H. Bessemer born.
20	S		*2nd Sunday after Epiphany.*
21	M	1829	Oscar II. of Sweden born.
22	Tu	1788	Byron born.
23	W	1875	Canon Kingsley died.
24	Th	1800	Sir E. Chadwick born.
25	F	1759	Robert Burns born.
26	S	1896	Lord Leighton died.
27	S		*3rd Sunday after Epiphany.*
28	M	1871	Paris capitulated.
29	Tu	1737	T. Payne born.
30	W	1880	*Steamship "Plover" sold.*
31	Th	1892	Rev. C. H. Spurgeon died.

February.

SUNRISE AND SUNSET.

1st	Rises at..	7 42	Sets at.. 4 46	15th	Rises at..	7 18	Sets at.. 5 12
8th	„ ..	7 31	„ .. 4 59	22nd	„ ..	7 4	„ .. 5 25

28th Rises at 6 51. Sets at 5 35.

RISING, SETTING, AND CHANGES OF THE MOON.

1st	Rises	2 54 aft.	Sets 5 55 morn.	15th	Rises	4 37 morn.	Sets 1 13 aft.
8th	„	10 47 aft.	„ 8 45 morn.	22nd	„	8 5 morn.	„ 10 28 aft.

28th Rises 0 45 aft. Sets 3 53 morn.

Full Moon, 3rd	3 29 aft.	New Moon, 19th	2 45 morn.
Last Quarter, 11th.....	6 12 aft.	First Quarter, 25th.....	6 38 aft.

Day of Month	Day of Week	Year.	REMARKABLE DAYS, FESTIVALS, ANNIVERSARIES, &c.
1	F	1878	Geo. Cruikshank died.
2	S	1874	*Tralee Branch opened.*
3	✠		*Septuagesima Sunday.*
4	M	1874	Coomassie captured.
5	Tu	1881	Thomas Carlyle died.
6	W	1838	Henry Irving born.
7	Th	1812	Charles Dickens born.
8	F		Half Quarter Day.
9	S	1838	General Sir H. Evelyn Wood born. [*opened, 1897.*
10	✠		*Sexagesima Sunday. New Northampton Saleroom*
11	M	1826	London University founded.
12	Tu	1814	Custom House (London) burnt.
13	W	1849	Lord Randolph Churchill born.
14	Th	1876	*Opening of Newcastle Building, Waterloo Street. St. Valentine.*
15	F	1899	T. Swann, director C.W.S., died.
16	S	1823	Li Hung Chang born.
17	✠		*Quinquagesima Sunday.*
18	M	1889	*Enderby Extension opened.*
19	Tu		*Shrove Tuesday.*
20	W		*Ash Wednesday.* Joseph Hume died, 1855.
21	Th	1879	*"Pioneer" launched. New York Branch estab., 1876.*
22	F	1845	Rev. Sydney Smith died.
23	S	1848	French Revolution.
24	✠		*1st Sunday in Lent.*
25	M	1878	KILMARNOCK BRANCH, SCOTTISH C.W.S., OPENED. Thos. Blandford died, 1899.
26	Tu	1852	Wreck of the "Birkenhead."
27	W	1884	Transvaal Convention signed.
28	Th	1900	Relief of Ladysmith.

March.

SUNRISE AND SUNSET.

1st Rises at.. 6 49 Sets at.. 5 37 | 15th Rises at.. 6 18 Sets at.. 6 1
8th „ .. 6 34 „ .. 5 49 | 22nd „ .. 6 2 „ .. 6 13
29th Rises at 5 46. Sets at 6 25.

RISING, SETTING, AND CHANGES OF THE MOON.

1st Rises 1 52 aft. Sets 4 31 morn. | 15th Rises 3 10 morn. Sets 0 1 aft.
8th „ 9 40 aft. „ 7 11 morn. | 22nd „ 6 34 morn. „ 9 24 aft.
29th Rises 0 54 aft. Sets 3 4 morn.

Full Moon, 5th ..... 8 4 morn. | New Moon, 20th ..... 0 53 aft.
Last Quarter, 13th ..... 1 6 aft. | First Quarter, 27th .... 4 38 morn.

Day of Month	Day of Week.	Year.	REMARKABLE DAYS, FESTIVALS, ANNIVERSARIES, &c.
1	F	1869	*1, Balloon Street, Manchester, Warehouse opened.*
2	S	1791	John Wesley died.
3	S		*2nd Sunday in Lent.* George Odger died, 1877.
4	M	1861	Abraham Lincoln, President U.S.A.
5	Tu	1886	R. Whittle, director C.W.S., died.
6	W	1898	S. Bamford, editor of *Co-operative News*, died.
7	Th	1883	Green, historian, died.
8	F	1828	Sir Richard Temple born.
9	S	1874	*London Branch established.*
10	S		*3rd Sunday in Lent.*
11	M	1863	(10th) Prince of Wales married.
12	Tu	1682	Chelsea Hospital founded.
13	W	1830	J. L. Toole born.
14	Th	1864	*Wholesale Society commenced business.* BATLEY MILL COMMENCED, 1887.
15	F	1860	HECKMONDWIKE CO-OPERATIVE SOCIETY COMMENCED.
16	S	1895	J. T. W. Mitchell, Chairman of Directors, C.W.S., d.
17	S		*4th Sunday in Lent. St. Patrick's Day.*
18	M	1848	Princess Louise born.
19	Tu	1876	General Chesney died.
20	W		Spring begins.
21	Th	1871	Princess Louise married.
22	F	1896	Judge Hughes died.
23	S	1824	National Gallery founded.
24	S	1879	*Rouen Branch opened. Rushden Factory com., 1900.*
25	M		*Lady Day.*
26	Tu	1819	Duke of Cambridge born.
27	W		*Cambridge Lent Term ends.*
28	Th	1861	United States Civil War began.
29	F	1879	*Trial trip s.s. "Pioneer."*
30	S	1848	Don Carlos born.
31	S		*Palm Sunday.* Andrew Lang born, 1844.

April.

SUNRISE AND SUNSET.

1st Rises at..	5 40	Sets at..	6 30	15th Rises at..	5 8	Sets at..	6 53
8th „ ..	5 24	„ ..	6 41	22nd „ ..	4 54	„ ..	7 5

29th Rises at 4 40. Sets at 7 16.

RISING, SETTING, AND CHANGES OF THE MOON.

1st Rises 4 15 aft.	Sets 4 16 morn.		15th Rises 3 11 morn.	Sets 2 42 aft.	
8th „ 11 32 aft.	„ 7 13 morn.		22nd „ 7 22 morn.	„ 11 42 aft.	

29th Rises 3 12 aft. Sets 2 41 morn.

Full Moon, 4th	1 20 morn.	New Moon, 18th	9 37 aft.
Last Quarter, 12th.....	3 57 morn.	First Quarter, 25th	4 14 aft.

Day of Month.	Day of Week.	Year.	REMARKABLE DAYS, FESTIVALS, ANNIVERSARIES, &c.
1	M	1898	*Littleboro' Flannel Mill acquired.*
2	Tu	1875	*Liverpool Depôt commenced.* R. Allen, director C.W.S., died, 1877.
3	W	1875	Tower of London opened free.
4	Th	1774	Oliver Goldsmith died.
5	F		*Good Friday. Dividends due.*
6	S	1812	Badajos taken.
7	✠		*Easter Sunday. Hamburg Branch commenced, 1884.*
8	M		*Bank Holiday.*
9	Tu	1877	LEITH BRANCH, SCOTTISH WHOLESALE, OPENED.
10	W	1858	Trial of Dr. Bernard.
11	Th	1814	Napoleon abdicated.
12	F	1782	Admiral Rodney's victory.
13	S	1872	Samuel Bamford died.
14	✠		*Low Sunday. Armagh Branch opened, 1873.*
15	M	1857	Princess Beatrice born.
16	Tu		*Easter Law Sittings begin.*
17	W	1790	Dr. B. Franklin died.
18	Th	1891	*Dunston Corn Mill opened.*
19	F	1881	Lord Beaconsfield died.
20	S	1868	SCOTTISH CO-OPERATIVE WHOLESALE S. ENROLLED.
21	✠		*2nd Sunday after Easter.*
22	M	1886	*Nottingham Saleroom opened.*
23	Tu		*St. George.*
24	W	1866	*Tipperary Branch opened.*
25	Th	1844	ROCHDALE PIONEERS' SOCIETY COMMENCED.
26	F	1841	Dr. Boyd Carpenter born.
27	S	1840	First Stone of Houses of Parliament laid.
28	✠		*3rd Sunday after Easter.*
29	M	1856	Russian War ended.
30	Tu	1875	Artisans' Dwellings Act.

May.

SUNRISE AND SUNSET.

1st	Rises at..	4 36	Sets at.. 7 20	15th	Rises at..	4 12	Sets at.. 7 42
8th	„ ..	4 23	„ .. 7 31	22nd	„ ..	4 2	„ .. 7 52

29th Rises at 3 54. Sets at 8 1.

RISING, SETTING, AND CHANGES OF THE MOON.

1st Rises 5 21 aft.	Sets 3 22 morn.	15th Rises 2 27 morn.	Sets 4 20 aft.
8th „ 11 43 aft.	„ 7 43 morn.	22nd „ 8 26 morn.	„ 11 35 aft.

29th Rises 4 16 aft. Sets 1 49 morn.

Full Moon, 3rd	6 18 aft.	New Moon, 18th	5 37 morn.
Last Quarter, 11th	2 38 aft.	First Quarter, 25th.....	5 39 morn.

Day of Month.	Day of Week.	Year.	REMARKABLE DAYS, FESTIVALS, ANNIVERSARIES, &c.
1	W	1892	J. Thirlaway, director C.W.S., died.
2	Th	1868	Thames Embankment opened.
3	F		Royal Academy opens.
4	S	1876	Strike at Constantinople. [*opened, 1892.*
5	S		*4th Sunday after Easter. Birmingham Saleroom*
6	M	1882	Lord Cavendish assassinated.
7	Tu	1812	Robert Browning born.
8	W	1893	*Broughton Cabinet Factory opened.*
9	Th	1873	John Stuart Mill died. Half Quarter day. *Tobacco*
10	F		[*manufacturing commenced, 1898.*
11	S	1812	Spencer Percival shot.
12	S	1869	Co-op. Printing Society, Manchester, com. business.
13	M	1840	(12th) Earl Cadogan born.
14	Tu		*Old May Day.*
15	W	1847	Daniel O'Connell died.
16	Th	1871	Vendome Column destroyed.
17	F	1862	Earl Canning died.
18	S	1888	S. Lever, director C.W.S., died.
19	S		*Sunday after Ascension.* W. E. Gladstone died, 1898.
20	M	1506	Christopher Columbus died.
21	Tu	1841	Canton taken.
22	W	1870	Mark Lemon died.
23	Th	1498	Savonarola burned.
24	F	1876	*Purchase of s.s. "Plover."*
25	S	1890	J. Atkinson, director C.W.S., died.
26	S		*Whit Sunday.* Duchess of York born, 1867.
27	M		*Bank Holiday.* Macready died, 1873.
28	Tu	1878	Earl Russell died.
29	W	1660	The Restoration.
30	Th	1778	Voltaire died.
31	F	1884	*Leicester Works Second Extension opened.*

June.

SUNRISE AND SUNSET.

1st	Rises at..	3 52	Sets at.. 8 4	15th	Rises at..	3 45	Sets at.. 8 16
8th	„ ..	3 47	„ .. 8 11	22nd	„ ..	3 45	„ .. 8 18

29th Rises at 3 47. Sets at 8 18.

RISING, SETTING, AND CHANGES OF THE MOON.

1st Rises 7 21 aft.	Sets 3 14 morn.	15th Rises 2 50 morn.	Sets 7 7 aft.
8th „ 11 42 aft.	„ 10 10 morn.	22nd „ 10 49 morn.	„ 11 11 aft.

29th Rises 6 8 aft. Sets 1 51 morn.

Full Moon, 2nd	9 52 morn.	New Moon, 16th	1 32 aft.
Last Quarter, 9th	9 59 aft.	First Quarter, 23rd	8 58 aft.

Day of Month.	Day of Week.	Year.	REMARKABLE DAYS, FESTIVALS, ANNIVERSARIES, &c.
1	S	1794	Lord Howe's victory.
2	✠		*Trinity Sunday.*
3	M	1865	Duke of York born.
4	Tu		*Trinity Law Sittings begin.*
5	W	1723	Adam Smith born.
6	Th	1861	Cavour died.
7	F	1832	Reform Bill passed.
8	S	1878	Alexandra Palace burnt.
9	✠		*1st Sunday after Trinity.*
10	M	1870	(9th) Charles Dickens died.
11	Tu		*St. Barnabas.*
12	W	1819	Charles Kingsley born.
13	Th	1795	Dr. Arnold, of Rugby, born.
14	F	1800	Battle of Marengo.
15	S	1875	*Manchester Drapery Warehouse, Dantzic St., opened.*
16	✠		*2nd Sunday after Trinity.*
17	M	1775	Battle of Bunker's Hill.
18	Tu	1876	W. PARE, FIRST SEC. OF CONGRESS BOARD, died.
19	W	1864	Alabama sunk.
20	Th	1900	*Silvertown Mill opened.*
21	F	1884	JOS. SMITH, ASSISTANT SEC. CONGRESS BOARD, died.
22	S	1893	Loss of H.M.S. "Victoria."
23	✠	1757	*3rd Sunday after Trinity.*
24	M		*Midsummer Day.*
25	Tu	1884	*Newcastle Drapery Warehouse opened.* E. Hibbert, director C.W.S., died, 1895.
26	W	1826	General Sir M. Dillon born.
27	Th	1857	Cawnpore taken.
28	F	1831	Dr. Josef Joachim born.
29	S	1842	Sir P. O'Brien born. [*opened, 1879.*
30	✠		*4th Sunday after Trinity.* *Goole Forwarding Depôt*

July.

SUNRISE AND SUNSET.

1st Rises at.. 3 49 Sets at.. 8 18 | 15th Rises at.. 4 1 Sets at.. 8 9
8th „ .. 3 54 „ .. 8 15 | 22nd „ .. 4 10 „ .. 8 2
29th Rises at 4 20. Sets at 7 52.

RISING, SETTING, AND CHANGES OF THE MOON.

1st Rises 7 44 aft. Sets 3 28 morn. | 15th Rises 3 42 morn. Sets 7 28 aft.
8th „ 11 1 aft. „ 11 46 morn. | 22nd „ 11 50 morn. „ 10 21 aft.
29th Rises 6 19 aft. Sets 2 15 morn.

Full Moon, 1st..... 11 17 aft. | New Moon, 15th ..... 10 10 aft.
Last Quarter, 9th ..... 3 19 morn. | First Quarter, 23rd..... 1 58 aft.
Full Moon, 31st.... 10 33 morn.

Day of Month.	Day of Week.	Year.	REMARKABLE DAYS, FESTIVALS, ANNIVERSARIES, &c.
1	M	1872	*Manchester Boot and Shoe Department commenced.*
2	Tu	1867	EQUITABLE CO-OP. BUILDING SOCIETY ESTABLISHED.
3	W	1881	DUNDEE BRANCH OF SCOTTISH C.W.S. OPENED.
4	Th	1776	Independence Day, U.S.A.
5	F	1853	Cecil J. Rhodes born.
6	S		*Oxford Trinity Term ends.*
7	S	1888	*Launch of s.s. "Equity."*
8	M	1819	Sir L. Mc.Clintock born.
9	Tu		*Fire Insurance expires.*
10	W	1509	John Calvin born.
11	Th	1898	*Longsight Printing Works commenced.*
12	F	1869	*Limerick Branch opened.*
13	S	1872	Ballot Act in operation.
14	S	1873	*Waterford Branch opened.*
15	M		*St. Swithin.*
16	Tu	1876	*Manchester Furnishing Department opened.*
17	W	1845	Earl Grey died.
18	Th	1881	Dean Stanley died.
19	F	1884	Duke of Albany born.
20	S	1873	Lord Westbury died.
21	S	1887	*Manchester New Furnishing Warehouse opened.*
22	M		[*Purchase of s.s. "Marianne Briggs," 1883.*
23	Tu	1833	Duke of Devonshire born.
24	W	1851	Window Tax repealed.
25	Th	1883	Captain Webb drowned.
26	F	1832	Justice Kekewich born.
27	S	1880	*Purchase of s.s. "Cambrian."* J. Lownds, director
28	S	1794	Robespierre guillotined. [C.W.S., died, 1895.
29	M	1833	Wilberforce died.
30	Tu	1898	Prince Bismarck died.
31	W	1556	Ignatius Loyola died.

August.

SUNRISE AND SUNSET.

1st	Rises at..	4 24	Sets at.. 7 47	15th	Rises at..	4 46	Sets at.. 7 22
8th	„ ..	4 35	„ .. 7 35	22nd	„ ..	4 57	„ .. 7 8

29th Rises at 5 8. Sets at 6 53.

RISING, SETTING, AND CHANGES OF THE MOON.

1st	Rises 7 52 aft.		Sets 5 44 morn.	15th	Rises 6 11 morn.		Sets 7 20 aft.
8th	„ 11 30 aft.		„ 2 38 aft.	22nd	„ 1 44 aft.		„ 10 25 aft.

29th Rises 6 19 aft. Sets 4 38 morn.

Last Quarter, 7th	8 1 morn.	First Quarter, 22nd	7 52 morn.
New Moon, 14th.....	8 27 morn.	Full Moon, 29th	8 21 aft.

Day of Month.	Day of Week.	Year.	REMARKABLE DAYS, FESTIVALS, ANNIVERSARIES, &c.
1	Th		*Lammas.*
2	F	1870	Battle of Sedan.
3	S	1829	Viscount Peel born. [*purchased.*
4	S	1873	*Cheshire Branch opened and Leicester Works*
5	M		*Bank Holiday. Leicester Works First Extension*
6	Tu	1809	Lord Tennyson born. [*opened, 1876.*
7	W	1897	*Sydney Depôt commenced.*
8	Th	1827	George Canning died.
9	F	1884	Sir Erasmus Wilson died.
10	S	1831	G. J. Goschen born.
11	S	1863	*Co-operative Wholesale Society enrolled.*
12	M		*Trinity Law Sittings end.*
13	Tu		*Old Lammas Day.*
14	W	1880	*Heckmondwike Boot and Shoe Works commenced.*
15	Th	1771	Sir Walter Scott born.
16	F	1873	*C.W.S. Insurance Fund established.*
17	S	1786	Frederick the Great died.
18	S		*11th Sunday after Trinity.*
19	M	1823	Robert Bloomfield died.
20	Tu	1868	Abergele accident.
21	W	1889	W. P. Hemm, director C.W.S., died.
22	Th	1800	Rev. Dr. Pusey born.
23	F	1862	CORNER STONE, BLACKLEY STORE, LAID.
24	S		*St. Bartholomew.*
25	S	1886	*Longton Crockery Depôt op. Chancelot Mill op., 1894.*
26	M	1819	Prince Consort born.
27	Tu	1816	Algiers bombarded.
28	W	1856	Gilbert Abbot A'Beckett, author, died.
29	Th	1887	*Heckmondwike Currying Department commenced.*
30	F	1843	Lord Battersea born.
31	S	1688	John Bunyan died.

September.

SUNRISE AND SUNSET.

1st Rises at.. 5 13 Sets at.. 6 47 | 15th Rises at.. 5 35 Sets at.. 6 15
8th „ .. 5 24 „ .. 6 31 | 22nd „ .. 5 46 „ .. 5 59
29th Rises at 5 57. Sets at 5 43.

RISING, SETTING, AND CHANGES OF THE MOON.

1st Rises 7 38 aft. Sets 8 37 morn. | 15th Rises 8 26 morn. Sets 6 53 aft.
8th „ 0 27 morn. „ 4 1 aft. | 22nd „ 2 45 aft. „ 11 52 aft.
29th Rises 6 9 aft. Sets 7 32 morn.

Last Quarter, 5th ..... 1 27 aft. | First Quarter, 21st ..... 1 33 morn.
New Moon, 12th ..... 9 18 aft. | Full Moon, 28th ..... 5 35 morn.

Day of Month.	Day of Week.	Year.	REMARKABLE DAYS, FESTIVALS, ANNIVERSARIES, &c.
1	S		Partridge shooting commences.
2	M	1871	*Co-operative News* first issued.
3	Tu	1898	Fall of Omdurman.
4	W	1870	French Republic proclaimed.
5	Th	1896	"Windward" arrived in Thames.
6	F	1870	H.M.S. "Captain" foundered.
7	S	1872	Powder explosion at Hounslow.
8	S	1868	SCOTTISH WHOLESALE COMMENCED BUSINESS.
9	M	1891	William Green, director C.W.S., died.
10	Tu	1898	Empress of Austria assassinated.
11	W	1869	Lady Palmerston died.
12	Th	1819	Blucher died.
13	F	1884	LIFEBOAT "CO-OPERATOR No. 1" presented to
14	S	1857	Delhi taken. [R.N.L.I.
15	S	1873	*Leicester Works commenced.*
16	M	1869	Thomas Graham died.
17	Tu	1863	PAISLEY MANUFACTURING SOCIETY STARTED.
18	W	1854	Battle of Alma.
19	Th	1881	President Garfield died.
20	F	1884	*21st Anniversary of C.W.S., Commemoration of.*
21	S	1832	Sir Walter Scott died.
22	S	1842	*16th Sunday after Trinity.*
23	M	1889	Wilkie Collins died.
24	Tu	1868	Dean Millman died.
25	W	1860	Earl of Hopetoun born.
26	Th	1857	Relief of Lucknow.
27	F	1880	*London Drapery Department commenced in New*
28	S	1870	Strasburg capitulated. [*Premises Hooper Square.*
29	S	1884	*Bristol Depôt commenced.*
30	M	1758	Lord Nelson born.

October.

SUNRISE AND SUNSET.

1st Rises at.. 6 1 Sets at.. 5 38 | 15th Rises at.. 6 24 Sets at.. 5 7
8th „ .. 6 12 „ .. 5 22 | 22nd „ .. 6 36 „ .. 4 52
29th Rises at 6 49. Sets at 4 38.

RISING, SETTING, AND CHANGES OF THE MOON.

1st Rises 7 26 aft. Sets 10 13 morn. | 15th Rises 9 24 morn. Sets 6 23 aft.
8th „ 1 48 morn. „ 3 29 aft. | 22nd „ 2 16 aft. „ 0 0 morn.
29th Rises 6 4 aft. Sets 9 3 morn.

Last Quarter, 4th ..... 8 52 aft. | First Quarter, 20th..... 5 57 aft.
New Moon, 12th ..... 1 11 aft. | Full Moon, 27th ..... 3 6 aft.

Day of Month.	Day of Week.	Year.	REMARKABLE DAYS, FESTIVALS, ANNIVERSARIES, &c.
1	Tu		*Cambridge Michaelmas Term begins.*
2	W	1786	Admiral Keppel died.
3	Th	1883	Burnham Beeches made public.
4	F	1827	Marquis of Ripon born.
5	S	1874	*Durham Soap Works commenced.*
6	S	1884	*Launch of s.s. "Progress."*
7	M	1849	Edgar Allan Poe died.
8	Tu	1871	Great Fire at Chicago.
9	W	1759	Eddystone Lighthouse finished.
10	Th	1895	*Loss of s.s. "Unity."*
11	F	1492	America discovered by Columbus.
12	S	1886	*Launch of s.s. "Federation."*
13	S		*19th Sunday after Trinity.*
14	M	1872	*C.W.S. Bank Department commenced.*
15	Tu	1874	Prince Alfred of Edinburgh born.
16	W	1834	Houses of Parliament burnt.
17	Th	1874	First Hospital Saturday.
18	F	1826	Last English Lottery.
19	S	1745	Dean Swift died.
20	S	1898	*C.W.S. Corset Factory commenced.*
21	M	1805	Battle of Trafalgar.
22	Tu	1890	*Northampton Saleroom opened. Cardiff Saleroom*
23	W	1869	Earl of Derby died. [*opened, 1891.*
24	Th	1852	*Michaelmas Law Sittings begin.*
25	F		*St. Crispin.*
26	S	1859	"Royal Charter" lost.
27	S		*21st Sunday after Trinity.*
28	M		*St. Simon and St. Jude.*
29	Tu		Hare Hunting begins.
30	W	1683	George II. born.
31	Th	1882	*Leeds Saleroom opened. All Hallows Eve.*

November.

SUNRISE AND SUNSET.

1st	Rises at..	6 54	Sets at..	4 33	15th Rises at..	7 19	Sets at.. 4 10
8th	„ ..	7 6	„ ..	4 21	22nd „ ..	7 31	„ .. 4 1

29th Rises at 7 42. Sets at 3 55.

RISING, SETTING, AND CHANGES OF THE MOON.

1st	Rises 9 17 aft.		Sets 11 59 morn.		15th Rises 10 41 morn.		Sets 7 31 aft.
8th	„ 4 6 morn.		„ 3 1 aft.		22nd „ 1 58 aft.		„ 2 31 morn.

29th Rises 8 10 aft. Sets 10 33 morn.

Last Quarter, 3rd	7 24 morn.	First Quarter, 19th.....	8 23 morn.
New Moon, 11th	7 34 morn.	Full Moon, 26th	1 17 morn.

Day of Month.	Day of Week.	Year.	REMARKABLE DAYS, FESTIVALS, ANNIVERSARIES, &c.
1	F	1882	*Tea and Coffee Department, London, commenced.*
2	S	1887	*London Branch New Warehouse opened—Manufacture of Cocoa and Chocolate commenced.*
3	S		*22nd Sunday after Trinity.*
4	M	1891	*Wheatsheaf Works, Leicester, opened.*
5	Tu	1861	HALIFAX INDUSTRIAL SOCIETY INAUGURATED.
6	W	1860	Admiral Sir Charles Napier died.
7	Th	1801	R. D. Owen, reformer, born.
8	F	1886	*Trial trip s.s. "Federation."*
9	S	1841	Prince of Wales born.
10	S	1483	Martin Luther born. [Canal, first sod cut, 1887.
11	M	1889	*Longton Depôt new premises opened.* Manchester Ship
12	Tu	1849	Brunel (Thames Tunnel engineer) died.
13	W	1851	Telegraph between England and France completed.
14	Th	1844	Abercrombie, metaphysician, died.
15	F	1871	Stanley discovered Livingstone.
16	S	1891	*Aarhus Branch opened.*
17	S	1858	Robert Owen died.
18	M	1877	Kars captured by the Russians.
19	Tu	1758	British Museum established.
20	W	1869	Suez Canal opened.
21	Th	1835	The "Ettrick Shepherd" died.
22	F	1804	Rochdale Canal opened.
23	S		*St. Clement's.*
24	S		*25th Sunday after Trinity.*
25	M	1748	Dr. Watts died.
26	Tu	1871	*Opening of Newcastle-on-Tyne Branch.*
27	W	1833	Duchess of Teck born.
28	Th	1814	The *Times* first printed by machinery.
29	F	1840	Sir J. Crichton Browne born.
30	S		*St. Andrew's Day.*

December.

SUNRISE AND SUNSET.

1st	Rises at..	7 45	Sets at..	3 53	15th Rises at..	8 1	Sets at.. 3 49
8th	„ ..	7 54	„ ..	3 50	22nd „ ..	8 6	„ .. 3 51

29th Rises at 8 8. Sets at 3 56.

RISING, SETTING, AND CHANGES OF THE MOON.

1st	Rises 10 35 aft.		Sets 11 36 morn.		15th Rises 10 23 morn.		Sets 8 38 aft.
8th	„ 5 8 morn.		„ 2 26 aft.		22nd „ 1 37 aft.		„ 4 3 morn.

29th Rises 9 26 aft. Sets 10 4 morn.

Last Quarter, 2nd	9 49 aft.	First Quarter, 18th.....	8 35 aft.
New Moon, 11th	2 53 morn.	Full Moon, 25th	0 15 aft.

Day of Month.	Day of Week.	Year.	REMARKABLE DAYS, FESTIVALS, ANNIVERSARIES, &c.
1	S		*1st Sunday in Advent.*
2	M	1896	T. E. Webb, director C.W.S., died.
3	Tu	1882	Archbishop Tait died.
4	W	1893	Professor Tyndall died.
5	Th	1870	Rome made Italian capital.
6	F	1882	Trollope, novelist, died.
7	S	1815	Marshal Ney shot.
8	S		*2nd Sunday in Advent*
9	M	1608	Milton born.
10	Tu	1869	Edward Hooson, director C.W.S., died.
11	W	1836	Birmingham Riots.
12	Th	1889	Robert Browning died.
13	F	1884	Attempt to blow up London Bridge.
14	S	1861	Prince Consort died.
15	S	1891	Samuel Taylor, director C.W.S., died.
16	M	1714	George Whitefield born.
17	Tu	1779	Humphrey Davy b'rn. *Oxford Michaelmas Term ends.*
18	W	1862	Slavery abolished in the United States.
19	Th	1805	Lord Beaconsfield born. *Cambridge Michaelmas*
20	F	1848	Napoleon elected President. [*Term ends.*
21	S	1888	J. J. B. Beach, director C.W.S., died.
22	S		*4th Sunday in Advent.*
23	M	1812	Samuel Smiles born.
24	Tu	1863	Thackeray died.
25	W		*Christmas Day.*
26	Th		*Bank Holiday.*
27	F	1834	Charles Lamb died.
28	S	1857	Duke of Portland born.
29	S	1809	Rt. Hon. W. E. Gladstone born.
30	M	1885	*C.W.S. Fire, London Tea Department.*
31	Tu	1882	Gambetta, statesman, died.

CONTRIBUTIONS WHICH HAVE APPEARED

IN THE

CO-OPERATIVE WHOLESALE SOCIETIES' "ANNUAL"

FROM 1885 TO 1901.

Title of Article.	"Annual."	Page.
Acland, A. H. D.—Education of Co-operators and Citizens	1885	420
Acland, A. H. D.—Secondary Education	1885	426
Adams, The late Mr. John	1900	425
Africa; Europe and England in, or the Development of the Dark Continent. By H. de B. Gibbins, M.A., F.R.G.S.	1895	345
Agriculture, Co-operation as Applied to.—By Prof. James Long	1899	409
Agriculture, Co-operation in its Application to.—By G. Hines	1887	210
Agriculture, Co-operative.—By Bolton King	1885	187
Agriculture, Co-operative, applied to Market Gardening and Fruit Culture.—By the Editor of *The Agricultural Economist*	1885	194
American Immigration Laws.—By Edward Porritt	1894	171
American Tariffs.—By Edward Porritt	1897	202
Anti-Co-operative Movement, the Private Traders'. By James Deans	1899	269
Arnold, Arthur.—The Land and the People	1887	184
Articles Consumed by Co-operators, The Growth and Manufacture of	1885	146
Art to Labour, The Relations of.—By Wm. Morris	1890	371
Association *v.* Competition.—By H. W. Macrosty, B.A.	1900	223
Bailey, H. R.—Advantages and Necessity of a Co-operative Wholesale Centre of Supply, as established in the Organisation of the English and Scottish Wholesale Societies	1889	377
Ballot, The	1886	232

CONTRIBUTIONS TO THE "ANNUAL" FROM 1885 TO 1901.

Title of Article.	"Annual."	Page.
Billson, Alfred, M.P.—Taxation of Land Values...	1899	330
B. J., L. B.—Co-operative Wholesale Societies and their Relations to Retail Co-operative Societies...	1896	209
B. J., L. B.—Future Financial Development of the Co-operative Movement	1899	166
B. J., L. B.—Possibilities of International Co-operative Trade	1898	257
B. J., L. B.—Retail Co-operation and the Relations between the Individual and the Store.....	1896	199
B. J., L. B.—The Position of Co-operation in other Lands	1901	379
Blatchford, Robert.—Land Nationalisation	1898	241
Boot and Shoe Making: As it Was and As it Is.—By An Old Craft.....	1889	328
Bradbury, Fred.—The Woollen Industry, Historically and Commercially Considered	1900	253
Branford, Victor V., M.A.—Electricity: Past, Present, Future.....	1896	253
British Trade, The Course of.—By Geo. Howell, F.S.S., M.P.	1893	210
British Trade, Industrial Conflicts and	1886	285
Burns, John, M.P.—Risks and Casualties of Labour	1899	383
Burt, T., M.P.—Trade Unions and the Working Classes.....	1885	374
Burton, F. G.—Advantages of Co-operative over Municipal and State Management in Production and Distribution	1897	303
Callie, J. W. S.—War Armaments of Europe.....	1898	324
Campbell, D.—The Scottish Co-operative Wholesale Society Limited, and its Productive Departments	1896	323
Canada in 1898.—By Edward Porritt.....	1899	356
Can the Empire Feed its People?—By James Long	1893	595
Capital, The World's Accumulation of.—By T. Lloyd	1893	507
Casartelli, Rev. L. C., Ph.D., M.A.—Commercial Geography	1889	191
Casualties of Labour, Risks and.—By John Burns, M.P.....	1899	383

CONTRIBUTIONS TO THE "ANNUAL" FROM 1885 TO 1901.

Title of Article.	"Annual."	Page.
Cattle, Breeding and Feeding of Horses and.—By D. JOHNSON	1888	347
Charities and their Administration.—By GEORGE HOWELL, F.S.S., M.P.	1895	175
Christian Socialism, Modern, from 1848.—By the Rev. J. GLASSE, M.A., D.D.	1897	172
Citizens, Education of Co-operators and.—By A. H. D. ACLAND	1885	420
Citizenship, Education in.—By HENRY DYER, C.E., M.A., D.Sc.	1894	286
Citizenship, Geography and History for Economics and.—By Professor PATRICK GEDDES	1895	485
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Civil Service Stores	1887	247
Coal and Coal Mining.—By D. M. STEVENSON and W. E. GARRETT FISHER, M.A.	1897	450
Cocoa, Tea, Coffee, and.—By J. R. JACKSON, A.L.S. Illustrated by J. ALLEN	1893	339
Colonial Empire and Emigration, Our	1885	243
Colonies Adapted for Permanent Homes	1885	259
Colonies Adapted for Temporary Residence only	1885	322
Commerce and Trade, Fluctuations in.—By GEO. HOWELL, F.S.S., M.P.	1890	161
Commercial Geography.—By Rev. L. C. CASARTELLI, Ph.D., M.A.	1889	191
Commercial and Industrial History, Sketches from. By H. DE B. GIBBINS, M.A.	1892	279
Common Lands, The Enclosure of	1885	461
Communities, Ideal.—By W. C. J.	1886	151
Company Frauds and Parliamentary Inactivity.—By J. G. SWIFT MACNEILL, Q.C., M.P.	1900	169
Competition, Foreign, and its Influence on Home Industries.—By J. A. HOBSON	1899	197
Competition, Foreign, in the East.—By HOLT S. HALLETT, C.E.	1893	371
Constitution, The English: Its Origin and Growth. By H. DUNCKLEY, M.A., LL.D.	1891	129
Co-operation and Education.—By Rev. T. G. DAVIES	1888	308
Co-operation in its Application to Agriculture.—By G. HINES	1887	210
Co-operation in other Lands, The Position of.—By B. J., L. B.	1901	379

CONTRIBUTIONS TO THE "ANNUAL" FROM 1885 TO 1901.

Title of Article.	"Annual."	Page.
Co-operation as Applied to Agriculture.—By JAMES LONG	1899	409
Co-operation, Eminent Men on	1887	233
Co-operation: Its Spread and Power.—By T. SWANN	1888	125
Co-operation in its Relation to other Forms of Collectivism.—By A. E. FLETCHER	1899	224
Co-operation, Retail, and the Relations between the Individual and the Store.—By B. J., L. B.	1896	199
Co-operation, Valuable Opinions on	1888	337
Co-operation *v.* Socialism.—By Prof. P. GEDDES	1888	285
Co-operation, Some Aspects of Continental and Colonial.—By the Rev. T. G. GARDINER	1897	499
Co-operation and Currency Reform.—By MICHAEL FLURSCHEIM	1898	210
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Co-operative Agriculture Applied to Market Gardening and Fruit Culture.—By the Editor of *The Agricultural Economist*	1885	194
Co-operative Movement, Anti-, Private Traders'.—By JAMES DEANS	1899	269
Co-operative Efforts, Early	1886	86
Co-operative Movement, Future Financial Development of.—By B. J., L. B.	1899	166
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Co-operative Societies, Law Cases Affecting.—By HENRY HARWOOD	1895	530
Co-operative, The Advantages of, over Municipal and State Management in Production and Distribution.—By F. G. BURTON	1897	303
Co-operative Trade, The Possibilities of International.—By B. J., L. B.	1898	257
Co-operative Wholesale Centre of Supply, The Advantages and Necessity of a, as Established in the Organisation of the English and Scottish Wholesale Societies.—By H. R. BAILEY	1889	377
Co-operative Wholesale Societies, The, and their Relations to the Retail Co-operative Societies. By B. J., L. B.	1896	209
Co-operative Wholesale Society, The Productive Departments of the	1892	430
Co-operative Wholesale Society, Progress and Present Position of the	1899	445

CONTRIBUTIONS TO THE "ANNUAL" FROM 1885 TO 1901.

Title of Article.	"Annual."	Page.
Co-operative Wholesale Society, The Scottish, and its Productive Departments.—By D. CAMPBELL.	1896	323
Co-operative Societies, The System of Credit as practised by.—By J. C. GRAY	1889	344
Co-operators, Education of, and Citizens.—By A. H. D. ACLAND	1885	420
Co-operators, The Growth and Manufacture of Articles Consumed by	1885	146
Cotton Industry, Past, Present, and Prospective, A Sketch of British.—By J. C. FIELDING	1887	313
Cotton Kingdom, The New.—By EDWARD PORRITT	1895	241
Cotton Mill Towns of New England.—By EDWARD PORRITT	1900	195
Cows' Milk, On the Production of, and the Diseases Caused by its Use.—By J. NIVEN, M.A., M.B. (Cantab.)	1897	282
Creameries, Irish.—By W. L. STOKES	1897	419
Credit as practised by Co-operative Societies.—By J. C. GRAY	1889	344
Culture.—By R. D. ROBERTS	1885	424
Currency Reform and Co-operation.—By MICHAEL FLURSCHEIM	1898	210
Dairy Farming in Sweden	1888	277
Dairy Produce, Our Trade in.—By JAS. LONG	1892	360
Davies, Rev. T. G.—Co-operation and Education	1888	308
Deans, James.—Private Traders' Anti-Co-operative Movement	1899	269
Distribution, The Advantages of Co-operative over Municipal and State Management in Production and.—By F. G. BURTON	1897	303
Distributive Co-operation, One Outcome of	1886	194
Dunckley, Henry, M.A., LL.D.—The English Constitution: Its Origin and Growth	1891	129
Dunckley, Henry, M.A., LL.D.—The South Sea Bubble	1892	243
Dunckley, Henry, M.A., LL.D.—Military and Naval Forces of the World and their Cost	1893	427
Dunckley, Henry, M.A., LL.D.—Stock Exchanges: Their Origin and History	1893	171
Dunckley, Henry, M.A., LL.D.—History and Effects of the Privileged Classes in Civilised Communities.	1894	262

CONTRIBUTIONS TO THE "ANNUAL" FROM 1885 TO 1901.

Title of Article.	"Annual."	Page.
Dunckley, Henry, M.A., LL.D.—Would the Nationalisation of Railways be of Advantage to the Country?	1895	203
Dyer, Henry, C.E., M.A., D.Sc.—Influence of Modern Industry on Social and Economic Conditions	1892	145
Dyer, Henry, C.E., M.A., D.Sc.—Education in Citizenship	1894	286
Eastern Markets, Development of.—By Holt S. Hallett, C.E.	1890	308
Economics and Citizenship, Geography and History for.—By Professor Patrick Geddes	1895	485
Economic Conditions, Influence of Modern Industry on Social and.—By H. Dyer, C.E., M.A., D.Sc.	1892	145
Education in Citizenship.—By Henry Dyer, C.E., M.A., D.Sc.	1894	286
Education of Co-operators and Citizens.—By A. H. D. Acland	1885	420
Education, Co-operation and.—By Rev. T G. Davies	1888	308
Education, Higher.—By F. Storr	1885	437
Education of the People, The.—By Rev. J. Hirst Hollowell	1892	319
Education, Primary, in England.—By Dr. J. Watts	1885	393
Education, The Royal Commission on.—By H. Slatter, J.P.	1889	334
Education, Secondary.—By A. H. D. Acland	1885	426
Education, Needs of Secondary.—By H. de B. Gibbins, M.A.	1900	143
Education, Statistics of Expenditure of Public Money on	1885	443
Education, Technical, at Home and Abroad.—By Rev. J. Hirst Hollowell	1894	439
Electricity: Light and Power.—By M. Holroyd Smith, M.I.M.E., M.S.T.E. and E., &c.	1889	204
Electricity: Past, Present, Future.—By Victor V. Branford, M.A.	1896	253
Emigration, The Advantages of.—By G. J. Holyoake	1885	245
Emigration, Our Colonial Empire and	1885	243

CONTRIBUTIONS TO THE "ANNUAL" FROM 1885 TO 1901.

Title of Article.	"Annual."	Page.
Empire, Can the, Feed its People?—By Professor James Long	1893	595
England, Land Tenure in.—By Professor J. E. Thorold Rogers	1889	167
English Constitution, The: Its Origin and Growth. By H. Dunckley, M.A., LL.D.	1891	129
English Industry up to the Beginning of the Present Century, A Short Outline of the Growth of.—By H. de B. Gibbins, B.A.	1890	273
English Labour, A Century-and-a-half of.—By Professor J. E. Thorold Rogers, M.P.	1885	327
Englishmen in the World of Labour.—By B. J., L. B.	1887	270
Europe and England in Africa; or the Development of the Dark Continent.—By H. de B. Gibbins, M.A., F.R.G.S.	1895	345
Evans, Sparke, J.P.—Leather	1889	322
Everett, R. L., M.P.—Old Age Pensions	1893	464
Evolution and Work of the Scots Parliament, The. By William Wallace, M.A.	1897	331
Expenditure and Taxation of the United Kingdom, 1875–1900, The.—By W. M. J. Williams	1901	345
Factory Legislation in the United States.—By Edward Porritt	1896	180
Factories, Sweating in Indian, and Workshops.—By Holt S. Hallett, C.E.	1891	199
Fibre Supply, The World's.—By J. R. Jackson, A.L.S.	1897	228
Fielding, J. C.—British Cotton Industry; Past, Present, and Prospective, A Sketch of	1887	313
Fisher, W. E. Garrett, M.A.—Coal and Coal Mining	1897	450
Fishing Industries of the United Kingdom.—By Chas. E. Fryer	1893	561
Fletcher, A. E.—Co-operation in its Relation to other Forms of Collectivism	1899	224
Fletcher, A. E.—The Utilisation of Waste Lands.	1901	211
Flour, Wheat	1888	332
Flürscheim, Michael.—Currency Reform and Co-operation	1898	210
Food of the People, The.—By T. Oliver, M.A., M.D., F.R.C.P.	1896	147

CONTRIBUTIONS TO THE "ANNUAL" FROM 1885 TO 1901.

Title of Article.	"Annual."	Page.
Food Products, New, with Suggestions on the Introduction and Cultivation in Britain or the British Colonies of New and Little Known Fruits and Vegetables.—By J. R. JACKSON, A.L.S. Illustrated by J. ALLEN	1895	279
Foreign Trade, The Relative Values of our Home and our.—By T. LLOYD	1895	312
Foreign Competition in the East.—By HOLT S. HALLETT, C.E.	1893	371
Foreign Competition and Its Influence on Home Industries.—By J. A. HOBSON	1899	197
Freedom, Popular, The Birth of, in England.—By W. C. J.	1886	250
French and German Socialism.—By LAURENCE GRONLUND	1886	138
Fruit Culture, Co-operative Agriculture applied to Market Gardening, &c.—By the Editor of *The Agricultural Economist*	1885	194
Fruit-Growing Industry, Our.—By G. T. TURNER.	1889	366
Fryer, Charles E.—Fishing Industries of the United Kingdom	1893	561
Furniture Woods, with Suggestions for the Introduction of New Kinds.—By J. R. JACKSON, A.L.S. Illustrated by J. ALLEN	1894	349
Gardiner, Rev. T G.—Some Aspects of Continental and Colonial Co-operation	1897	499
Geddes, Prof. Patrick.—Co-operation *v.* Socialism...	1888	285
Geddes, Prof. Patrick.—Geography and History for Economics and Citizenship	1895	485
Geography, Commercial.—By Rev. L. C. CASARTELLI, Ph.D., M.A.	1889	191
Geography and History for Economics and Citizenship.—By Professor PATRICK GEDDES	1895	485
German Socialism, French and.—By LAURENCE GRONLUND	1886	138
Gibbins, H. de B., M.A.—A Short Outline of the Growth of English Industry up to the Beginning of the Present Century	1890	273
Gibbins, H. de B., M.A.—Sketches from Commercial and Industrial History	1892	279

CONTRIBUTIONS TO THE "ANNUAL" FROM 1885 TO 1901.

Title of Article.	"Annual."	Page.
Gibbins, H. de B., M.A.—The Needs of Secondary Education	1900	143
Glasgow, The Rise and Progress of Industries of. By ROBERT LEGGATT	1891	347
Glasse, Rev. J., M.A., D.D.—Modern Christian Socialism from 1848	1897	172
Glover, T. R.—Insurance, and what is worth knowing about it	1888	264
Government, Local, and Taxation.—By GEORGE HOWELL, F.S.S.	1897	395
Grain Trade, The Position of the World's.—By G. T. TURNER	1888	237
Gray, J. C.—The System of Credit as practised by Co-operative Societies	1889	344
Green, J. E., F.I.C., F.C.S.—Soap	1891	288
Grey, Sir E.—Payment of Members of Parliament	1892	345
Gronlund, Laurence.—Social Experiments in United States	1886	116
Gronlund, Laurence.—Socialism, French and German	1886	138
Gums, Resins, Balsams, and Rubbers.—By J. R. JACKSON. Illustrated by J. ALLEN	1899	297
Hallett, Holt S., C.E.—Development of Eastern Markets	1890	308
Hallett, Holt S., C.E.—Sweating in Indian Factories and Workshops	1891	199
Hallett, Holt S., C.E.—Foreign Competition in the East	1893	371
Hallett, Holt S., C.E.—India and its Neighbours	1895	378
Hallett, Holt S., C.E.—Indian Taxation: Ancient and Modern	1897	254
Hardie, J. Keir, M.P.—Towards Municipal Socialism	1901	289
Harvey, J. W.—Inland Navigation	1888	127
Harwood, Henry.—Law Cases Affecting Co-operative Societies	1895	530
Health and Long Life, Sanitation.—By H. PITMAN.	1896	374
Hewins, W. A. S.—The National Debt: Its Origin, Growth, and the Methods which have been Adopted from time to time for its Reduction	1889	227

CONTRIBUTIONS TO THE "ANNUAL" FROM 1885 TO 1901.

Title of Article.	"Annual."	Page.
Hibbert, The late Emanuel	1896	416
Hines, G.—Twelve Years of School Work in Ipswich	1885	411
Hines, G.—Co-operation in its Application to Agriculture	1887	210
History of Milling.—By R. WITHERINGTON	1887	304
History of the Travelling Tax.—By G. J. HOLYOAKE	1901	231
History, Geography and, for Economics and Citizenship.—By Professor PATRICK GEDDES	1895	485
Hobson, J. A.—The Problem of the Unemployed	1896	351
Hobson, J.A.—Foreign Competition and its Effects on Home Industries	1899	197
Hobson, J. A.—The Industrial Future of South Africa	1901	269
Hollowell, Rev. J. Hirst.—The Education of the People	1892	319
Hollowell, Rev. J. Hirst.—Technical Education at Home and Abroad	1894	439
Holyoake, G. J.—The Advantages of Emigration	1885	245
Holyoake, G. J.—History of the Travelling Tax	1901	231
Home and Our Foreign Trade, The Relative Values of our.—By T. LLOYD	1895	312
Horses and Cattle, Breeding and Feeding of.—By D. JOHNSON	1888	347
Hosiery Trade, The.—By ANTHONY MUNDELLA	1893	479
Housing of the Working Classes	1886	203
Housing Problem in the Towns, The.—By C. M. KNOWLES	1901	309
Howell, George, F.S.S., M.P.—Trade Unions: Their Origin, Rise, Progress, and Work	1885	352
Howell, George, F.S.S., M.P.—Great Strikes: Their Origin, Cost, and Results	1889	266
Howell, George, F.S.S., M.P.—Fluctuations in Commerce and Trade	1890	161
Howell, George, F.S.S., M.P.—Pauperism: Its Nature and Extent, its Causes and Remedies	1890	187
Howell, George, F.S.S., M.P.—Industrial London.	1891	163
Howell, George, F.S.S., M.P.—Rich Richer and the Poor Poorer: An Essay on the Distribution of Wealth	1892	191
Howell, George, F.S.S., M.P.—The Course of British Trade	1893	210

CONTRIBUTIONS TO THE "ANNUAL" FROM 1885 TO 1901.

Title of Article.	"Annual."	Page.
Howell, George, F.S.S., M.P.—A Century of Industrial and Social Legislation	1894	198
Howell, George, F.S.S., M.P.—Charities and their Administration	1895	175
Howell, George, F.S.S., M.P.—Taxation: How Raised and how Expended	1896	232
Howell, George, F.S.S., M.P.—Local Government and Taxation	1897	395
Hughes, Thos., Q.C.—Rugby Tennessee	1885	254
Hughes, the late Judge	1897	511
Ideal Communities.—By W. C. J.	1886	151
India and its Neighbours.—By HOLT S. HALLETT, C.E.	1895	378
Indian Factories and Workshops, Sweating in.—By HOLT S. HALLETT, C.E.	1891	199
Indian Famine and its Lessons, The.—By VAUGHAN NASH	1901	163
Indian Taxation, Ancient and Modern.—By HOLT S. HALLETT, C.E.	1897	254
Industrial Conflicts and British Trade	1886	285
Industrial History, Sketches from Commercial.—By H. DE B. GIBBINS, M.A.	1892	279
Industrial Future of South Africa, The.—By J. A. HOBSON	1901	269
Industrial Progress, The Recent History of.—By R. S. WATSON	1891	308
Industrial and Provident Societies: The Legislation Relating thereto.—By E. V. NEALE	1887	344
Industrial London.—By GEORGE HOWELL, F.S.S., M.P.	1891	163
Industrial and Social Legislation, A Century of.—By GEORGE HOWELL, F.S.S., M.P.	1894	198
Industrial Mortality, Some Aspects of.—By VAUGHAN NASH	1894	314
Industries of Glasgow, The Rise and Progress of. By ROBERT LEGGATT	1891	347
Industries, Fishing, of the United Kingdom.—By CHARLES E. FRYER	1893	561
Industry, English, up to the beginning of the Present Century, A Short Outline of the Growth of.—By H. DE B. GIBBINS, M.A.	1890	273

CONTRIBUTIONS TO THE "ANNUAL" FROM 1885 TO 1901.

Title of Article.	"Annual."	Page.
Industries, Foreign Competition and its Influence on Home.—By J. A. HOBSON	1899	197
Influence of Modern Industry on Social and Economic Conditions.—By H. DYER, C.E., M.A., D.Sc.	1892	145
Influence of the Production of the Precious Metals on Industry and Trade, The.—By Professor J. S. NICHOLSON, M.A., D.Sc.	1895	456
Influence of the Land Laws upon the Prosperity of the People.—By Professor JAMES LONG	1895	422
Inland Navigation.—By J. W. HARVEY	1888	127
Insurance, and what is worth knowing about it.—By T. R. GLOVER	1888	264
International Co-operative Trade, The Possibilities of.—By B. J., L. B.	1898	257
Irish Creameries.—By W. L. STOKES	1897	419
Irlam Soap Works	1896	388
Jackson, J. R., A.L.S.—Tea, Coffee, and Cocoa	1893	339
Jackson, J. R., A.L.S.—Furniture Woods, with Suggestions for the Introduction of New Kinds.	1894	349
Jackson, J. R., A.L.S.—New Food Products, with Suggestions on the Introduction and Cultivation in Britain or the British Colonies of New and Little Known Fruits and Vegetables	1895	279
Jackson, J. R., A.L.S.—The World's Fibre Supply.	1897	228
Jackson, J. R., A.L.S.—Tobacco, its History, Culture, and Uses	1898	183
Jackson, J. R., A.L.S.—Gums, Resins, &c.	1899	297
Jackson, J. R., A.L.S.—Sugar, Botanically and Commercially Considered	1900	391
Jackson, J. R., A.L.S.—Rice, Sago, and Tapioca: Commercially and Botanically Considered	1901	135
Johnson, D.—Breeding and Feeding of Horses and Cattle	1888	347
King, Bolton.—Co-operative Agriculture	1885	187
Knights, J. M., F.S.S.—Railway Rates and Charges	1900	357
Knowles, C. M.—The Housing Problem in the Towns	1901	309
Kropotkin, P.—What Man can Obtain from the Land	1897	358

CONTRIBUTIONS TO THE "ANNUAL" FROM 1885 TO 1901.

Title of Article.	"Annual."	Page.
Labour, Relations of Art to.—By Wm. Morris.....	1890	371
Labour Statistics, Articles from Bureau of	1886	218
Labour, Risks and Casualties of.—By John Burns, M.P.....	1899	383
Land Laws, Influence of the, upon the Prosperity of the People.—By Professor James Long.....	1895	422
Land and the People, The.—By Arthur Arnold...	1887	184
Land Nationalisation.—By A. J. Ogilvy.....	1890	131
Land Nationalisation.—By Robert Blatchford...	1898	241
Land Tenure in England.—By Professor J. E. Thorold Rogers	1889	167
Land, What Man can Obtain from the.—By P. Kropotkin	1897	358
Land Values, Taxation of.—By A. Billson	1899	330
Lands, The Enclosure of Common	1885	461
Laurie, Professor S. S.—The University and the People, and the University of the Future	1894	380
Law Cases Affecting Co-operative Societies.—By Henry Harwood	1895	530
Leather.—By Sparke Evans, J.P.	1889	322
Law, The History of the Poor.—By Graham Wallas	1894	262
Leggatt, Robert.—The Rise and Progress of the Industries of Glasgow	1891	347
Legislation, Factory, in the United States.—By Edward Porritt.....	1896	180
Legislation, Industrial and Provident Societies.—By E. V. Neale.....	1887	344
Legislation, A Century of Industrial and Social.—By G. Howell, F.S.S., M.P.	1894	198
Legislation, For Direct.—By A. M. Thompson	1900	311
Lloyd, T.—The World's Accumulation of Capital..	1893	507
Lloyd, T.—The Relative Values of our Home and our Foreign Trade.....	1895	312
Local Government and Taxation.—By George Howell, F.S.S., M.P.	1897	395
London, Industrial.—By George Howell, F.S.S., M.P.....	1891	163
London School Board.—By the Hon. E. Lyulph Stanley, M.P.	1885	404
Long, Professor James.—The Sources of our Meat Supply.....	1891	380

CONTRIBUTIONS TO THE "ANNUAL" FROM 1885 TO 1901.

Title of Article.	"Annual."	Page.
Long, Professor James.—Can the Empire Feed its People?	1893	595
Long, Professor James.—Soil, and What it will Grow	1894	397
Long, Professor James.—Influence of the Land Laws upon the Prosperity of the People	1895	422
Long, Professor James.—Co-operation as Applied to Agriculture	1899	409
Long Life, Sanitation, Health, and.—By H. PITMAN.	1896	374
Lownds, The late James	1896	415
Machinery and Industry, The Possibilities of, and Some of their Probable Results on Social and Economic Conditions	1893	301
Machinery, Shoe: Its Effects on Wages and Cost of Production.—By AN OLD CRAFT	1890	383
Macneill, T. G. Swift, Q.C., M.P.—Company Frauds and Parliamentary Inactivity	1900	169
Macrosty, H. W., B.A.—Association *v.* Competition	1900	223
Manchester School Board.—By HENRY SLATTER, J.P.	1885	405
Manchester Ship Canal, An Account of the Origin and Development of the	1889	389
Marshall, Alfred.—Theories and Facts About Wages	1885	379
Maxwell, Wm., J.P.—The late John Thomas Whitehead Mitchell, J.P.	1896	392
Meat Supply, The Sources of Our.—By Professor JAMES LONG	1891	380
Melbourne and its District.—By W. NUTTALL	1888	194
Members of Parliament, Payment of.—By Sir E. GREY	1892	345
Members of Parliament, Payment of: A Historical Note.—By A. H. WORTHINGTON	1893	555
Merchant Shipping Bill, The	1885	239
Merchant Shipping, Sketch of the Rise and Progress of	1885	198
Military and Naval Forces of the World and their Cost.—By H. DUNCKLEY, M.A., LL.D.	1893	427
Milling, History of.—By R. WITHERINGTON	1887	304
Mining Royalties.—By Professor J. E. C. MUNRO	1891	269
Mitchell, J.P., the late John Thomas Whitehead.—By WM. MAXWELL, J.P.	1896	392

CONTRIBUTIONS TO THE "ANNUAL" FROM 1885 TO 1901.

Title of Article.	"Annual."	Page.
Modern Christian Socialism from 1848.—By the Rev. J. GLASSE, M.A., D.D.	1897	172
Money.—By Professor J. S. NICHOLSON	1887	137
Mortality, Some Aspects of Industrial.—By VAUGHAN NASH	1894	314
Morris, Wm.—Relations of Art to Labour	1890	371
Mundella, Anthony.—The Hosiery Trade	1893	479
Municipal Socialism, Some Facts and Considerations about.—By SYDNEY WEBB, LL.B.	1896	286
Municipal Socialism, Towards.—By J. KEIR HARDIE, M.P.	1901	289
Municipal and State Management in Production and Distribution, The Advantages of Co-operative over.—By F. G. BURTON	1897	303
Munro, J. E. C.—Mining Royalties	1891	269
Nash, Vaughan.—Some Aspects of Industrial Mortality	1894	314
Nash, Vaughan.—The Indian Famine and its Lessons	1901	163
Nation, The Railways for the.—By G. H. PERRIS, F.S.S.	1898	283
National Debt, The: Its Origin, Growth, and the Methods which have been Adopted from time to time forits Reduction.—By W. A. S. HEWINS	1889	227
National Expenditure Accounts and Audits.—By W. E. SNELL	1888	315
Nationalisation, Land.—By A. J. OGILVY	1890	131
Nationalisation, Land.—By ROBERT BLATCHFORD	1898	241
Nationalisation, Would the, of Railways be of Advantage to the Country?—By H. DUNCKLEY, M.A., LL.D.	1895	203
Naval, Military and, Forces of the World, and their Cost.—By H. DUNCKLEY, M.A., LL.D.	1893	427
Navigation, Inland.—By J. W. HARVEY	1888	127
Neale, E. V.—The Legislation Relating to Industrial and Provident Societies	1887	344
New Food Products, with Suggestions on the Introduction and Cultivation in Britain or the British Colonies of New and Little Known Fruits and Vegetables.—By J. R. JACKSON, A.L.S. Illustrated by J. ALLEN	1895	279

CONTRIBUTIONS TO THE "ANNUAL" FROM 1885 TO 1901.

Title of Article.	"Annual."	Page.
Newman, P. L., B.A., F.I.A.—Superannuation	1898	349
Nicholson, Professor J. S., M.A., D.Sc.—Money	1887	137
Nicholson, Professor J. S., M.A., D.Sc.—The Influence of the Production of the Precious Metals on Industry and Trade	1895	456
Niven, J., M.A., M.B. (Cantab.)—On the Production of Cows' Milk and the Diseases Caused by its Use	1897	282
Nuttall, W.—Melbourne and its District	1888	194
Ogilvy, A. J.—Land Nationalisation	1890	131
Old-Age Pensions.—By R. L. EVERETT, M.P.	1893	464
Oliver, T., M.A., M.D., F.R.C.P.—The Food of the People	1896	147
On the Production of Cows' Milk and the Diseases Caused by its Use.—By J. NIVEN, M.A., M.B. (Cantab.)	1897	282
Parliament, The Evolution and Work of the Scots. By WILLIAM WALLACE, M.A.	1897	331
Pauperism: Its Nature and Extent, its Causes and Remedies.—By GEORGE HOWELL, F.S.S., M.P.	1890	187
Payment of Members of Parliament.—By Sir E. GREY	1892	345
Payment of Members of Parliament: A Historical Note.—By A. H. WORTHINGTON	1893	555
Pensions, Old-Age.—By R. L. EVERETT, M.P.	1893	464
People, Influence of the Land Laws upon the Prosperity of the.—By Professor JAMES LONG	1895	422
People, The Land and the.—By ARTHUR ARNOLD	1887	184
People, The University and the, and the University of the Future.—By Professor S. S. LAURIE	1894	380
Perris, G. H., F.S.S.—The Railways for the Nation	1898	283
Phonography, Spelling Reform and.—By H. PITMAN	1890	236
Piggott, A. E., F.S.A.A.—Silk: Its History and its Industries	1893	686
Pitman, Henry.—Spelling Reform and Phonography	1890	236
Pitman, Henry.—Sanitation, Health, and Long Life	1896	374
Political Economy, The Working Classes and	1886	279
Poor Law, The History of the.—By GRAHAM WALLAS	1894	262

CONTRIBUTIONS TO THE "ANNUAL" FROM 1885 TO 1901.

Title of Article.	"Annual."	Page.
Poor Poorer, Rich Richer and the: An Essay on the Distribution of Wealth.—By GEO. HOWELL, F.S.S., M.P.	1892	191
Popular Discontent	1886	80
Popular Freedom in England, The Birth of.—By W. C. J.	1886	250
Popular Power: A People's Party	1886	238
Porritt, Edward.—American Immigration Laws	1894	171
Porritt, Edward.—The New Cotton Kingdom	1895	241
Porritt, Edward.—Factory Legislation in the United States	1896	180
Porritt, Edward.—American Tariffs	1897	202
Porritt, Edward.—Canada in 1898	1899	356
Porritt, Edward.—Cotton Mill Towns of New England	1900	195
Porritt, Edward.—The United States in 1900	1901	185
Position of Co-operation in other Lands, The.—By B. J., L.B.	1901	379
Possibilities of International Co-operative Trade, The.—By B. J., L. B.	1898	257
Possibilities of Machinery and Industry, and some of their Probable Results on Social and Economic Conditions, The	1893	301
Printing, The Origin and Growth of the Art of.—By H. SLATTER, J.P.	1893	285
Privileged Classes in Civilised Communities, The History and Effects of.—By H. DUNCKLEY, M.A., LL.D.	1894	262
Production, Co-operative.—By HENRY SLATTER, J.P.	1886	188
Production of Cows' Milk, On the, and the Diseases Caused by its Use.—By J. NIVEN, M.A., M.B. (Cantab.)	1897	282
Production, The Influence of the, of the Precious Metals on Industry and Trade.—By Professor J. S. NICHOLSON, M.A., D.Sc.	1895	456
Production and Distribution, The Advantages of Co-operative over Municipal and State Management in.—By F. G. BURTON	1897	303
Productive Departments of the C.W.S., The	1892	430
Productive Departments, The Scottish Co-operative Wholesale Society Limited and its.—By D. CAMPBELL	1896	323

CONTRIBUTIONS TO THE "ANNUAL" FROM 1885 TO 1901.

Title of Article.	"Annual."	Page.
Progress of Society, The	1886	77
Progress and Present Position of the C.W.S.	1899	445
Progress, The Recent History of Industrial.—By R. S. WATSON	1891	308
Prosperity of the People, The Influence of the Land Laws upon the.—By Professor JAMES LONG	1895	422
Provident, Industrial and, Societies: The Legislation Relating thereto.—By E. V. NEALE	1887	344
Railways for the Nation, The.—By G. H. PERRIS, F.S.S.	1898	283
Railways, Would the Nationalisation of, be of Advantage to the Country?—By H. DUNCKLEY, M.A., LL.D.	1895	203
Railway Rates and Charges.—By J. M. KNIGHTS, F.S.S.	1900	357
Rating	1889	312
Rating System, Some Recent Modifications of Our. By WM. J. WILLIAMS	1899	249
Referendum in the United Kingdom, The Case Against the, with Special Reference to the United Kingdom.—By LILIAN TOMN	1900	337
Retail Co-operation and the Relations between the Individual and the Store.—By B. J., L. B.	1896	199
Rice, Sago, and Tapioca: Commercially and Botanically Considered.—By J. R. JACKSON, A.L.S. Illustrated by J. ALLEN	1901	135
Rich Richer and the Poor Poorer: An Essay on the Distribution of Wealth.—By G. HOWELL, F.S.S., M.P.	1892	191
Rings, Trusts, and Syndicates.—By W. E. SNELL	1890	209
Risks and Casualties of Labour.—By JOHN BURNS, M.P.	1899	383
Ritchie, David G., M.A.—Civic Duties	1898	163
Roberts, R. D.—Culture	1885	424
Rochdale School Board	1885	407
Rochdale Society of Equitable Pioneers, First Rules of the	1895	544
Roden Estate of C.W.S.	1900	421
Rogers, Professor J. E. Thorold.—Land Tenure in England	1889	167

CONTRIBUTIONS TO THE "ANNUAL" FROM 1885 TO 1901.

Title of Article.	"Annual."	Page.
Royal Commission on Education, The.—By H. Slatter, J.P.	1889	334
Royalties, Mining.—By Professor J. E. C. Munro.	1891	269
Rugby Tennessee.—By Thos. Hughes, Q.C.	1885	254
Sanitation, Health, and Long Life.—By H. Pitman	1896	374
Sanitation, The Economic Aspect of.	1888	182
School Board, London.—By the Hon. E. Lyulph Stanley, M.P.	1885	404
School Board, Manchester.—By Henry Slatter, J.P.	1885	405
School Board, Rochdale	1885	407
School Board, Sheffield.—By Thos. Swann	1885	409
School Work in Ipswich, Twelve Years of.—By G. Hines	1885	411
Scots Parliament, The Evolution and Work of the. By William Wallace, M.A.	1897	331
Scottish Wholesale Societies, The Advantages and Necessity of a Co-operative Wholesale Centre of Supply, as Established in the Organisation of the English and.—By H. R. Bailey	1889	377
Scottish Co-operative Wholesale Society Limited, The, and its Productive Departments.—By D. Campbell	1896	323
Shoe Machinery: Its Effect on Wages and Cost of Production.—By An Old Craft	1890	383
Silk: Its History and its Industries.—By A. E. Piggott, F.S.A.A.	1893	686
Slagg, John, M.P.—Technical Instruction	1885	413
Slatter, Henry, J.P.—School Board, Manchester	1885	405
Slatter, Henry, J.P.—Co-operative Production	1886	188
Slatter, Henry, J.P.—The Royal Commission on Education	1889	334
Slatter, Henry, J.P.—The Origin and Growth of the Art of Printing	1893	285
Smith, M. Holroyd, M.I.M.E., M.S.T.E., and E., &c. Electricity: Light and Power	1889	204
Snell, W. E.—Rings, Trusts, and Syndicates	1890	209
Soap.—By J. E. Green, F.I.C., F.C.S.	1891	288
Soap Works, Irlam	1896	388
Social Legislation, A Century of Industrial and.—By George Howell, F.S.S., M.P.	1894	198

CONTRIBUTIONS TO THE "ANNUAL" FROM 1885 TO 1901.

Title of Article.	"Annual."	Page.
Social and Economic Conditions, Influence of Modern Industry on.—By HENRY DYER, C.E., M.A., D.Sc.	1892	145
Social Experiments in the United States.—By LAURENCE GRONLUND	1886	116
Socialism, Co-operation *v.*—By Professor PATRICK GEDDES	1888	285
Socialism: French and German.—By LAURENCE GRONLUND	1886	138
Socialism, Modern Christian, from 1848.—By the Rev. J. GLASSE, M.A., D.D.	1897	172
Socialism, Towards Municipal.—By J. KEIR HARDIE, M.P.	1901	289
Society, The Progress of	1886	77
Soil, and What it will Grow.—By Professor JAMES LONG	1894	397
South Africa, The Industrial Future of.—By J. A. HOBSON	1901	269
South Sea Bubble, The.—By HENRY DUNCKLEY, M.A., LL.D.	1892	243
Spelling Reform and Phonography.—By HENRY PITMAN	1890	236
Stanley, Hon. E. Lyulph, M.P.—School Board, London	1885	404
Statistics of Trade Unions	1885	360
Statistics, Articles from Bureau of Labour	1886	218
Stevenson, D. M.—Coal and Coal Mining	1897	450
Stock Exchanges: Their Origin and History.—By HENRY DUNCKLEY, M.A., LL.D.	1893	171
Stokes, W. L.—Irish Creameries	1897	419
Stores: Retail and Wholesale	1886	185
Storr, F.—Higher Education	1885	437
Strikes, Great, Their Origin, Cost, and Results.—By GEORGE HOWELL, F.S.S., M.P.	1889	266
Sugar, Botanically and Commercially Considered.—By J. R. JACKSON, A.L.S. Illustrated by J. ALLEN	1900	391
Superannuation.—By P. L. NEWMAN, B.A., F.I.A.	1898	349
Swann, Thomas.—School Board, Sheffield	1885	409
Swann, Thomas.—Co-operation: Its Spread and Power	1888	125
Swann, The late Mr. Thomas	1900	427

CONTRIBUTIONS TO THE "ANNUAL" FROM 1885 TO 1901.

Title of Article.	"Annual."	Page.
Sweating in Indian Factories and Workshops.—By Holt S. Hallett, C.E.	1891	199
Sweden, Dairy Farming in	1888	277
Syndicates, Rings, Trusts, &c.—By W. E. Snell.	1890	209
Tariffs, American.—By Edward Porritt	1897	202
Taxation, Indian, Ancient and Modern.—By Holt S. Hallett, C.E.	1897	254
Taxation of Land Values.—By Alfred Billson, M.P.	1899	330
Taxation: How Raised and how Expended.—By George Howell, F.S.S., M.P.	1896	232
Taxation, Local Government and.—By George Howell, F.S.S., M.P.	1897	395
Taxation, A Just Basis of.—By Frederick Verinder	1900	285
Tea, Coffee, and Cocoa.—By J. R. Jackson, A.L.S. Illustrated by J. Allen	1893	339
Technical Education at Home and Abroad.—By Rev. J. Hirst Hollowell	1894	439
Technical Instruction.—By John Slagg, M.P.	1885	413
Tennessee Rugby.—By Thos. Hughes, Q.C.	1885	254
Thompson, A. M.—For Direct Legislation	1900	311
Tobacco, its History, Culture, and Uses.—By J. R. Jackson, A.L.S. Illustrated by J. Allen	1898	183
Tomn, Lilian.—The Case Against the Referendum, with Special Reference to the United Kingdom	1900	337
Towards Municipal Socialism.—By J. Keir Hardie, M.P.	1901	289
Trade, British, The Course of.—By George Howell, F.S.S., M.P.	1893	210
Trade, British, Industrial Conflicts and	1886	285
Trade, Fluctuations in Commerce and.—By George Howell, F.S.S., M.P.	1890	161
Trade, The Possibilities of International Co-operative.—By B. J., L. B.	1898	257
Trade, The Relative Values of Our Home and Our Foreign.—By T. Lloyd	1895	312
Trade, The Hosiery.—By Anthony Mundella	1893	479
Trade Unions, Statistics of	1885	360

CONTRIBUTIONS TO THE "ANNUAL" FROM 1885 TO 1901.

Title of Article.	"Annual."	Page.
Trade Unions: Their Origin, Rise, Progress, and Work.—By GEORGE HOWELL, F.S.S., M.P.	1885	352
Trade Unions and the Working Classes.—By T. BURT, M.P.	1885	374
Trade Unionism in its Permanent Effects upon the Worker	1886	267
Travelling Tax, History of the.—By G. J. HOLYOAKE	1901	231
Trusts and Syndicates, Rings.—By W. E. SNELL...	1890	209
Turner, G. T.—Our Fruit-Growing Industry	1889	366
Turner, G. T.—The Position of the World's Grain Trade	1888	237
Unemployed, The Problem of the.—By J. A. HOBSON	1896	351
United States in 1900, The.—By E. PORRITT	1901	185
University and the People, and the University of the Future, The.—By Professor S. S. LAURIE	1894	380
Utilisation of Waste Lands, The.—By A. E. FLETCHER	1901	211
Verinder, F.—A Just Basis of Taxation	1900	285
Wages, Theories and Facts about.—By ALFRED MARSHALL	1885	379
Wages and Prices since the Industrial Revolution, A Glance at.—By G. H. WOOD, F.S.S.	1901	244
Wallace, William, M.A.—The Evolution and Work of the Scots Parliament	1897	331
Wallas, Graham.—The History of the Poor Law...	1894	262
War Armaments of Europe, The.—By J. W. S. CALLIE	1898	324
Waste Lands, The Utilisation of.—By A. E. FLETCHER	1901	211
Watson, R. S.—The Recent History of Industrial Progress	1891	308
Watts, Dr. J., Primary Education in England	1885	393
W. C. J.—Ideal Communities	1886	151
W. C. J.—The Birth of Popular Freedom in England	1886	250
Webb, Sidney, LL.B.—The Condition of the Working Classes in Great Britain in 1842 and 1892	1893	537

CONTRIBUTIONS TO THE "ANNUAL" FROM 1885 TO 1901.

Title of Article.	"Annual."	Page.
Webb, Sidney, LL.B.—Some Facts and Considerations about Municipal Socialism	1896	286
Wheat Flour	1888	332
Williams, W. M. J.—Some Recent Modifications of Our Rating System	1899	249
Williams, W M. J.—The Expenditure and Taxation of the United Kingdom, 1875–1900	1901	345
Witherington, R.—History of Milling	1887	304
Wood, G. H., F.S.S.—A Glance at Wages and Prices since the Industrial Revolution	1901	244
Woods, Furniture, with Suggestions for the Introduction of New Kinds.—By J. R. JACKSON, A.L.S. Illustrated by J. ALLEN	1894	349
Woollen Industry, Historically and Commercially Considered.—By FRED BRADBURY	1900	253
Working Classes and Political Economy, The	1886	279
Working Classes in Great Britain in 1842 and 1892, The Condition of.—By SIDNEY WEBB, LL.B.	1893	537
Working Classes, Housing of the	1886	203
Working Classes, Trade Unions and the.—By T. BURT, M.P.	1885	374
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